THE SATURDAY EVENING POST

An Illustrated Weekly
Founded A° [illegible] by Benj. Franklin

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DRAWN BY
PHILIP BOILEAU

Beginning

THE PRAIRIE WIFE—By Arthur Stringer

Get Next To This Inside Stuff

There are thousands of men, pipe-stung and tongue-sore, who love a pipe, but have had to chuck it because the tobaccos they've tried have left their tongues as tender as though they'd been chewed. You fellows who have bitten at and been bitten by tobacco full of rough edges come on in and get next to the joy of smoking fragrant tobacco that's had its teeth pulled. The goodness of

PRINCE ALBERT

the national joy smoke

is all in the tobacco and the wonderful patented process that takes out the bite, leaving a cool, comfortable, free-burning, fluffy smoke that you can hit as hard and as often as you feel that impulse. Meanwhile, Mr. Tongue lolls around as happy as a clam at high tide. When we say we control this patented process exclusively and that no one else can use it, we're handing you strictly inside stuff.

There isn't another tobacco in the world just like good old P. A. There never can be.

So, if you've canned that good old jimmy pipe, get it out and give it a new lease of life.

You can buy P. A. at any store that sells tobacco, either in the tidy red tin, 10c; the toppy red bag, 5c; in pound and half-pound tin humidors; or in the crystal-glass P. A. humidor containing one pound, the dandiest kind of a container for home and office use.

R. J. REYNOLDS TOBACCO CO., Winston-Salem, N. C.

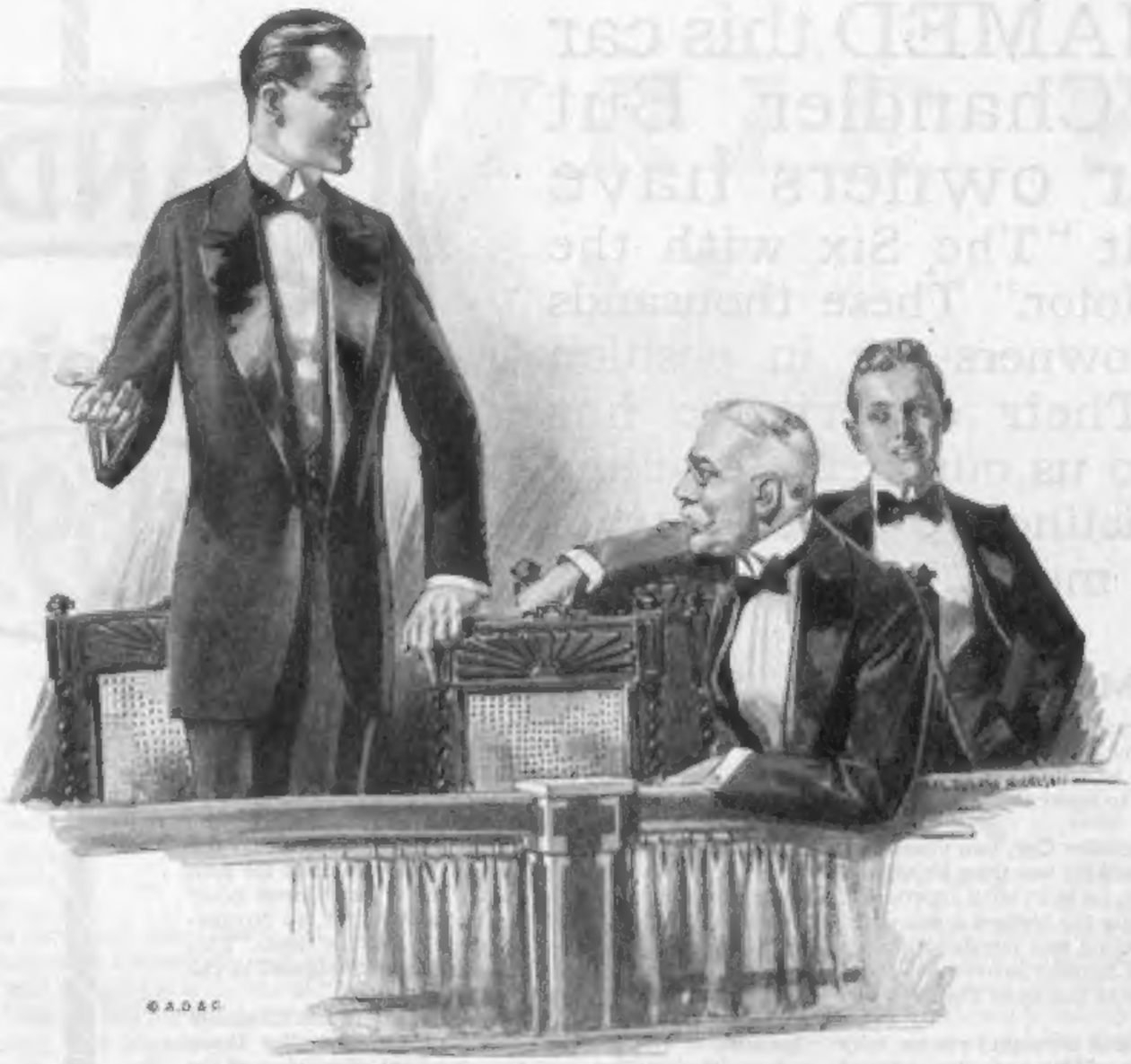
Society Brand Clothes

For the Young Men's Age

TEN years ago the A. G. Peine models were worn by young men only. Many New Yorkers remember this. Mr. Peine was then the tailor to Broadway's Beau Brummells.

Then came the age of young men. Youth took the leading rôles in business and society. Then older men began to keep their youth. Now it's hard to find an active man who is old in heart or looks.

Men are boys at forty—young men still at sixty. And in cities—in the heart of things—men up to seventy now dress young men's parts.



*"Men Are Boys at Forty—Young Men Still at Sixty"

Then Mr. Peine Came Here

When this change came this artist-designer sought a wider field. He saw the time coming when nine men in ten would seek for young men's styles. So he entered partnership with us to give national scope to his skill.

Since then Society Brand Clothes have come to stand for America's smartest styles. They are distinctive. They have the touch of the times—the mark of youth—without being extreme or conspicuous.

Wherever they appeared they became the vogue among the up-to-date. Men asked their friends who made them. Suddenly our business doubled over and over. But we could not grow as fast as grew the demand for A. G. Peine designs.

New-Time Methods

This changing trend compelled a change in methods. The old-time tailors, with rare exceptions, could not build new-time clothes. We had to train new men—from cutters to finishers—to make clothes as nobby as the Peine designs.

Machine sewing, to a large extent, had to be displaced by hand sewing. Fabrics changed as radically as styles. The mills had their problems, and we had to help solve them in line with the new ideas. The entire output of certain designs from some mills was contracted for in advance.

In all ways we have led this evolution, captained by A. G. Peine. Society Brand Clothes, wherever men dress well, are recognized as typifying modern-day ideals. In style, fabric and finish they are the models nowadays among that growing army who are seeking to keep young.

The demand for such clothes exceeds our capacity, and it probably always will. For Society Brand Clothes are made too carefully—too slowly—to supply all who know and want them. Each season, as more men know these clothes, we fall farther behind. Last fall we were overwhelmed.

This season probably thousands will be disappointed, for A. G. Peine's latest designs are his best by wide margins. He has given a master touch to these models. He has secured incomparable effects. And more men than ever before are going to want to wear them.

If *you* want to wear them you must see the authorized Society Brand dealer early or he may be entirely sold out.

We sell to but one merchant in a town, and to him only part of his stock. So in every locality there is a degree of exclusiveness to the A. G. Peine designs.

Mr. Peine designs alone for Society Brand Clothes, so it is necessary to go to the certain merchant in each town who has the right to sell these clothes.

Write for this merchant's address. Then you can save time by going direct to his store.

We will send you, at the same time, our handsome Style Book which pictures and describes A. G. Peine's newest models.

These clothes cost the same as ordinary clothes.

If you are young, or are one who wants to keep his youth, you will want to wear them.

Prices range from $20 up—dress clothes from $35 up. No garment is an A. G. Peine model unless the inside pocket bears the label "Society Brand Clothes."

Made in Chicago by

ALFRED DECKER & COHN

Made for Canadian trade in Montreal by Samuel Hart & Co. under Alfred Decker & Cohn Supervision.

Designed by A. G. Peine

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*The Dinner Suits shown here are our "English" Models. These, as well as our Full Dress Suits, come also in the more conservative "Regular" styles. Prices from as low as $35 up.

"The Six with the Marvelous Motor"

WE NAMED this car the Chandler. But Chandler owners have christened it "The Six with the Marvelous Motor." These thousands of Chandler owners are in position to know. Their experience has pointed out to us our greatest selling point: the distinctive superiority of the Chandler motor.

CHANDLER

Light-Weight Six

$1595

Not a Ready-Made Motor

THE CHANDLER motor is the exclusive Chandler-design and Chandler-make; not a *stock* motor. It is not a motor made to sell to car builders. It is the *Chandler* motor made to make the Chandler Car make good.

When we built the first Chandler Car, two years ago, the first high-grade "six" to sell for less than $2000 and pioneer in the light-six market, we built with experience. Six years' experience in building the highest grade sixes. We knew six-cylinder engineering and construction.

The sweeping success of the Chandler *proves we knew.*

The Chandler exclusive motor has been the keystone in this success.

We knew, too, that there was no sound reason why the cost of a six-cylinder car should be more than $200 or $300 greater than the cost of an equally well-built four-cylinder car. Sixes always *had been* high-priced, but there was no reason why they should *continue* to be.

The Chandler at $1785 proved this. At the new 1915 profit-sharing price of $1595, the Chandler, refined and beautified, proves it still more conclusively.

See the Car At the Shows

NEARLY everyone paying more than $1200 for an automobile this year will want a light-weight six. The demand is so great that practically all motor car manufacturers have now entered this field.

A great many purchasers will give preference to the Chandler because this light-six model has been on the road in the service of owners all over America for *two years.* It is a proven car. There have been body changes and many minor refinements, but *no fundamental changes in design or construction.* This pioneer light-weight six was *correctly designed* in the beginning.

Many will give special consideration to the Chandler because of the known success of the Chandler Company, its stability and the excellent character of its distributors.

But regardless of preference, when you are at the Automobile Shows we want you to *convince* yourself that the Chandler is a Quality-Leader of light sixes. Study the stripped chassis. Study the motor. Examine carefully the workmanship and finish.

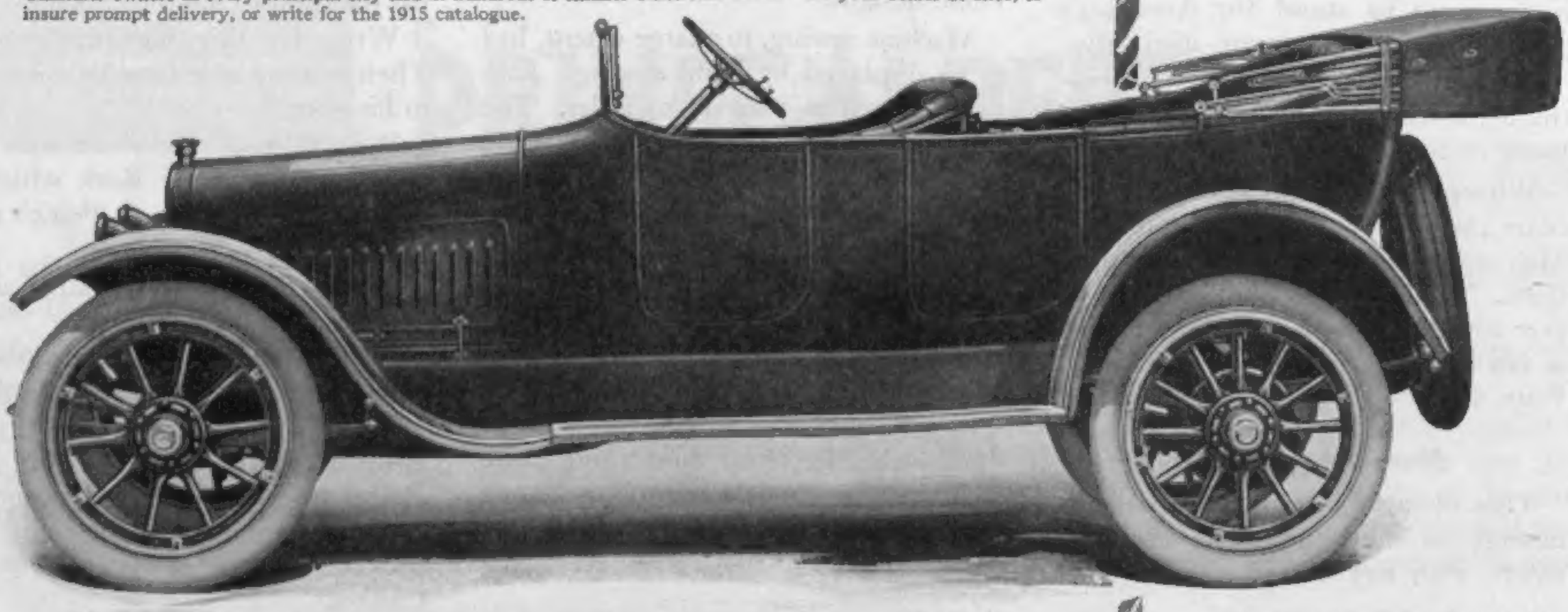
Extraordinary Features

The Chandler is the only six-cylinder car selling for less than $2000 which has all of the following features of high-class construction:

Bosch magneto. Bosch spark plugs. Gray & Davis electric starting motor and electric generator. Imported annular ball bearings throughout. Large gasoline tank in rear. Mayo genuine Mercedes type honeycomb radiator. True streamline body design. Crowned fenders. Absolutely clean running boards. Simple single wire electric system. No side lamps—double globes in front lights. Cast aluminum motor base, extending from frame to frame. Oiling system all contained within the motor—no outside piping. Three genuine imported Coventry silent chains, instead of noisy gears, to drive camshaft, pump and generator. Left side drive and center control. Multiple disc steel and Raybestos clutch. Demountable rims. Rayfield carburetor. Double internal enclosed brake drums. Deep 10 and 12 inch cushions. Jiffy curtains. New Haven 8-day clock. Jones speedometer. Rain-vision clear-vision ventilating windshield. Golde patent one-man top covered with Pantasote. Bair patent top holders. Instantly adjustable tire carrier in rear of tonneau, carrying tire without straps.

Six Chandler Models for 1915

The 1915 Chandler is offered in six body types: Touring Car $1595; Roadster $1595; Convertible Cabriolet $1950; Coupé $2200; Sedan $2750; Limousine $2750. Each exemplifies the highest development in body-building. The touring body is unusually roomy. Rear seat full 47 inches wide, inside measurement. Perfect streamline design. Enclosed bodies luxuriously furnished. A responsible dealer sells the Chandler and renders service to Chandler owners in every principal city and in hundreds of smaller cities and towns. See your dealer at once, to insure prompt delivery, or write for the 1915 catalogue.



CHANDLER MOTOR CAR COMPANY, 501-531 E. 131st St., CLEVELAND, O.

New York City Office: 245 W. 55th St. Chicago Auto Show Space 0-2 *Cable Address: Chanmotor*

Weighs 2985 lbs. completely equipped. Runs 16 miles or more per gallon of gasoline; 700 miles per gallon of oil; and 7000 miles per set of tires. Speed 3 to 55 miles per hour on high gear. Climbs every famous demonstrating hill in America on high gear.

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THE PRAIRIE WIFE

I Thought We Were Trekking Clear Up to the North Pole

By ARTHUR STRINGER

ILLUSTRATED BY H. T. DUNN

THURSDAY, the nineteenth. Splash! . . . That's me, Matilda Anne! That's me falling plump into the pool of matrimony before I've had time to fall in love! And oh, Matilda Anne, Matilda Anne, I've got to talk to you! You may be six thousand miles away, but still you've got to be my safety valve. I'd blow up and explode if I didn't express myself to some one. For it's so lonesome out here I could go and commune with the gophers. This isn't a twenty-part letter, my dear, and it isn't a diary. It's the coral ring on which I'm cutting my teeth of desolation. For every so often I've simply got to sit down and talk to some one or I'll go mad—clean, stark, staring mad. It may even happen this will never be sent to you. But I like to think of your reading it some day, page by page, when I'm fat and forty, or, what's more likely, when Duncan has me finally shut up in a padded cell. For you were the one who was closest to me in the old days, Matilda Anne, and when I was in trouble you were always the staff on which I leaned, the calm-eyed Tillie-on-the-Spot who never seemed to fail me! And I think you will understand.

But there's so much to talk about I scarcely know where to begin. The funny part of it all is I've gone and married the Other Man! And you won't understand that a bit, unless I start at the beginning. But when I look back, there doesn't seem to be any beginning, for it's only in books that things really begin and end in a single lifetime. Howsomever—as Chinkie used to say—when I left you and Scheming Jack in that funny little stone house of yours in Corfu and got to Palermo, I found Lady Agatha and Chinkie there at the Hôtel des Palmes and the yacht being coaled from a tramp steamer's bunkers in the harbor. So I went on with them to Monte Carlo. We had a terrible trip all the way up to the Riviera, and I was terribly seasick, and those lady novelists who love to get their heroines off on a private yacht never dream that in anything but duck-pond weather the ordinary yacht at sea is about the meanest habitation between heaven and earth. But it was at Monte Carlo I got the cable from Uncle Charlton telling me the Chilean revolution had wiped out our nitrate mine concessions and that your poor little Tabby's nest egg had been smashed. In other words, I woke up and found myself a beggar.

I paid off poor Hortense, who through her tears proclaimed that she'd go with me anywhere and without any thought of wages—imagine being hooked up by a maid to whom you were under such democratizing obligations!—but I was firm, for I knew the situation might as well be faced first as last. Then I counted up my letter of credit and found I had just six hundred and seventy-one dollars—American money—between me and beggary. Then I sent a cable to Theobald Gustav—so condensed that he thought it was code—and later on found that he'd been sending flowers and chocolates all the while to the Hôtel de l'Athénée, the long boxes duly piled up in tiers like coffins at the morgue. Then Theobald's aunt, the baroness, called on me in state. She came in that funny old-fashioned shallow landau of hers, in which she looked for all the world like an oyster on the half shell, and spoke so pointedly of the danger of international marriages that I felt sure she was trying to shoo me away from my handsome and kingly Theobald Gustav, which made me quite calmly and solemnly tell her that I intended to take Theobald out of undersecretaryships—posts which really belonged to the best-selling romances—and put him in the shoe business in some nice New England town!

I Lay There Watching Ollie in a Sort of Torpor

From Monte Carlo I scooted right up to Paris. Two days later I caught the boat train for Cherbourg. And there at the rail as I stepped on the steamer was the Other Man, to wit, Duncan Argyll McKail, in a most awful-looking, yellow-plaid English mackintosh. His face went a little blank as he clapped eyes on me, for he'd dropped in at Banff last October when Chinkie and Lady Agatha and I were there for a week. He'd been very nice that week at Banff, and I liked him a lot. But when Chinkie saw him going it a bit too strong, as he put it, and quietly tipped Duncan Argyll off as to Theobald Gustav, the aforesaid D. A. bolted back to his ranch without so much as saying good-by to me. For Duncan Argyll McKail isn't an Irishman, as you might in time gather from that name of his. He's a Scotch Canadian, and he's nothing but a broken-down civil engineer who's taken up farming in the Northwest. But I could see right away that he was a gentleman—I hate that word, but where'll you get another one to take its place?—and had known nice people, even before I found out he'd taught the Duchess of S—— to shoot bighorn. He'd run over to England to finance a coöperative wheat-growing scheme, but had failed, because everything is so unsettled in England just now. But you're a woman, and before I go any farther you'll want to know what Duncan looks like.

Well, he's not a bit like his name. The West has shaken a good deal of the Covenanter out of him. He's tall and gaunt and wide-shouldered, and has brown eyes with hazel specks in them, and a mouth exactly like Holbein's Astronomer's, and a skin that is almost as disgracefully brown as an Indian's. On the whole, if a Lina Cavalieri had happened to marry a Lord Kitchener, and had happened to have a thirty-year-old son, I feel quite sure he'd have been the dead spit, as the Irish say, of my own Duncan Argyll. And Duncan Argyll, alias Dinky-Dunk, is rather reserved and quiet and, I'm afraid, rather masterful, but not as Theobald Gustav might have been, for with all his force the modern German, it seems to me, is like the bagpipes in being lacking in suavity. And all the way over Dinky-Dunk was so nice that he almost took my breath away.

He was also rather audacious, gritting his teeth in the face of the German peril, and I got to like him so much I secretly decided we'd always be good friends, old-fashioned, above-board, platonic good friends. But the trouble with platonic love is that it's always turning out too nice to be platonic, or too platonic to be nice. So I had to look straight at the bosom of that awful yellow-plaid English mackintosh and tell Dinky-Dunk the truth. And Dinky-Dunk listened, with his Astronomer mouth set rather grim, but otherwise not in the

least put out. His sense of confidence worried me. It was like the quietness of the man who is holding back his trump. And it wasn't until the impossible little wife of an impossible big lumberman from Saginaw, Michigan, showed me the Paris Herald with the cable in it about that spidery Russian stage dancer, L——, getting so nearly killed in Theobald's car down at Long Branch, that I realized there was a trump card and that Dinky-Dunk had been too manly to play it. I had a lot of thinking to do the next three days.

When Theobald came on from Washington and met the steamer my conscience troubled me and I should still have been kindness itself to him if it hadn't been for his proprietary manner—which, by the way, had never annoyed me before—coupled with what I already knew. We had luncheon in the Della Robbia room at the Vanderbilt and I was digging the marrons out of a Nesselrode when, presto, it suddenly came over me that I could never marry a foreigner. I sat back and stared at Theobald's handsome pink face with its Krupp-steel blue eyes and its haughtily upturned mustache ends. He must have seen that look of appraisal on my own face, for he clouded up like a hurt child. But he was too much of a diplomat to show his feelings. He merely became so unctuously polite that I felt like poking him in his steel-blue eye with my mint straw.

It Looked Infinitely Worse From the Outside

Remember, Matilda Anne, not a word was said, not one syllable about what was there in both our souls. Yet it was one of life's biggest moments, the Great Divide of a whole career—and I went on eating Nesselrode, and Theobald went on pleasantly smoking his cigarette and approvingly inspecting his well-manicured nails. It was funny, but it made me feel blue and unattached and terribly alone in the world. Now I can see things more clearly. I know that mood of mine was not the mere child of caprice. Looking back, I can see how Theobald had been more critical, more silently combative, from the moment I stepped off the steamer. I realized, all at once, that he had secretly been putting me to a strain. I won't say it was because my dot had gone with the nitrate mines, nor that he had discovered that Duncan had crossed on the same steamer with me. But these prophetic bones of mine told me there was trouble ahead.

And I felt so forsaken and desolate in spirit that when Duncan whirled me out to Westbury in a hired motor car to see the Great Neck First defeated by the Meadow Brook Hunters I went with the happy-go-lucky glee of a truant who doesn't give a hang what happens. Dinky-Dunk was interested in polo ponies, for he'd bred and sold mounts to the biggest polo clubs. And he loved the game. And he was so genuine and sincere and human, as we sat there side by side, that I wasn't a bit afraid of him and knew we could be chums and didn't mind his lapses into silence nor his extension-sole English shoes and crazy London cravat. And I was happy until the school bell rang—which took the form of Theobald's phone message to the hotel reminding me of our dinner engagement. It was an awful dinner, for intuitively I knew what was coming, and quite as intuitively he knew what was coming, and even the waiter knew when it came, for I flung Theobald's ring right against T. G.'s stately German chest. There'd be no good in telling you, Matilda Anne, what led up to that most unladylike action. But I know you'll take my word when I say he deserved it. The one thing that hurts is that he had the triumph of being the first to sever diplomatic relations. In the language of Owen Davis and my fellow countrymen, he threw me down!

Twenty minutes later, after composing my soul and powdering my nose, I was phoning all over the city trying to find Duncan. I got him at last and he came to the hotel on the run. Then we picked up an old horse-hansom on Fifth Avenue and went rattling off through Central Park. There I promptly and shamelessly proposed to my Dinky-Dunk, though he is too much of a gentleman not to swear it's a horrid lie and that he'd have fought through an acre of Greek fire to get me! But, whatever happened, Count Theobald Gustav von Guntner threw me down, and Dinky-Dunk caught me on the bounce, and now instead of going to embassy balls and talking world politics like a Mrs. Humphry Ward heroine I've married a shack owner who grows wheat up in the Canadian Northwest. And instead of wearing a tiara in the grand tier at the opera house I'm up here—a dot on the prairie and wearing an apron made of butcher's linen! *Sursum corda!* For I'm still in the ring. But I've gone and done it. I've taken the high jump. I've made my bed, as Uncle Charlton had the nerve to tell me, and now I've got to lie in it.

I'll always remember that wedding day of mine as a day of smells, the smell of the pew cushions in the empty church, the smell of the lilies-of-the-valley that dear, sweet, scatter-brained Fanny-Rain-in-the-Face—she rushed to town an hour after getting my wire—insisted on carrying, the smell of the leather in the damp taxi, the tobacco smell of Dinky-Dunk's quite impossible best man, who'd been picked up at the hotel, on the fly, to act as a witness, and the smell of Dinky-Dunk's brand new gloves as he lifted my chin and kissed me in that slow, tender, tragic, end-of-the-world way big and bashful men sometimes have with women. It's all a jumble of smells.

Then Dinky-Dunk got the wire saying he might lose his chance on the Stuart Ranch if he didn't close before the Calgary interests got hold of it. And Dinky-Dunk wanted that ranch. So we talked it over and in five minutes had given up the idea of going down to Aiken and were telephoning for the stateroom on the Montreal Express. I had just four hours for shopping, scurrying about after cookbooks and golf boots and table linen and a chafing dish, and a lot of other absurd things I thought we'd need on the ranch. And then off we flew for the West, before poor extravagant, ecstatic Dinky-Dunk's orchids had faded and before I'd a chance to show Fanny my nighties!

Am I crazy? Is it all wrong? Do I love my Dinky-Dunk? Do I? The good Lord only knows, Matilda Anne! What if it should turn out that I don't, that I can't? But I'm going to! I know I'm going to! And there's one other thing that I know—and when I remember it it sends a comfy warm wave through all my body—Dinky-Dunk loves me. He's as mad as a hatter about me. He deserves to be loved back. And I'm going to love him back. That is a vow I herewith duly register. I'm going to love my Dinky-Dunk. But oh, isn't it wonderful to wake love in a man, in a strong man? To be able to sweep him off on a tidal wave that leaves him rather white, and shaky in the voice, and trembly in the fingers, and seems to light a little luminous fire at the back of his eyeballs so that you can see the pupils glow—the same as an animal's when your motor headlights hit them! It's like taking a little match and starting a prairie fire and watching the flames creep and spread until the heavens are roaring! I wonder if I'm selfish. I wonder. But I can't answer that now, for it's supper time, and your Tabby has the grub to rustle!

Saturday, the twenty-first. I'm alone in the shack tonight, and I'm determined not to think about my troubles. So I'm going to write you a ream, Matilda Anne, whether you like it or not. And I must begin by telling you about the shack itself, and how I got here. All the way out from Montreal Dinky-Dunk, in his kindly way, kept doing his best to key me down and make me not expect too much. But I'd hold his hand under the magazine I was pretending to read and whistle Home, Sweet Home. He kept saying it would be hard for the first year or two, and there would be a terrible number of things I'd be sure to miss. Love Me and the World is Mine! I hummed as I leaned over against his big wide shoulder. And I lay there smiling and happy, blind to everything that was before me, and I only laughed when Dinky-Dunk asked me if I'd still say that when I found there wasn't a nutmeg-grater within seven miles of my kitchen. "Do you love me?" I demanded, hanging on to him right in front of the car porter. "I love you better than anything else in all this wide world!" was his slow answer.

When we left Winnipeg, too, he tried to tell me what a plain little shack we'd have to put up with for a year or two, and how it wouldn't be much better than camping out, and how he knew I was clear grit and would help him win that first year's battle. There was nothing depressing to me in the thought of life in a prairie shack. I never knew, of course, just what it would be like and had no way of knowing. I remembered Chinkie's little love of a farm in Sussex, and I'd been a week at the Westburys' place out on Long Island, with its terraced lawns and gardens and greenhouses and macadamized roads. So, on the whole, I expected a cross between a shooting box and a Swiss chalet, a little nest of a home that was so small it was sure to be lovable, with a rambler rose draping the front door and a crystal spring bubbling at the back door, a little flowery island on the prairie where we could play Swiss Family Robinson and sally forth to shoot prairie chicken and ruffed grouse to our hearts' content.

Well, that shack wasn't quite what I expected! But I mustn't run ahead of my story, Matilda Anne, so I'll go back to where Dinky-Dunk and I got off the side-line accommodation at Buckhorn with our traps and trunks and hand bags and suit cases. And these had scarcely been piled on the wooden platform before the station agent came running up to Duncan with a yellow sheet in his hand. And Duncan looked worried as he read it, and stopped talking to his man called Olie, who was there beside the platform in a big, sweat-stained sombrero, with a big team hitched to a big wagon with straw in the bottom of the box. Olie, I at once told myself, was a Swede. He was one of the ugliest men I ever clapped eyes on, but I found out afterward that his face had been frozen in a blizzard, years before, and his nose had split. This had disfigured him for life. His eyes were big and pale blue, and his hair and eyebrows were a pale yellow. He was the most silent man I ever saw. But Dinky-Dunk had already told me he was a great worker and a fine fellow at heart. And when Dinky-Dunk says he'd trust a man through thick and thin, there must be something good in that man, no matter how bulbous his nose is and how scared looking he gets when a woman speaks to him. Olie looked more scared than ever when Dinky-Dunk suddenly ran to where the conductor was standing beside his car steps, asked him to hold that accommodation for half a minute, pulled his suit case from under my pile of traps, and grabbed little me in his arms.

"Quick!" he said. "Good-by! I've got to go on to Calgary. There's trouble about my registrations!"

I hung on to him for dear life. "You're not going to leave me here, Dinky-Dunk, in the middle of this wilderness?" I cried out while the conductor and brakeman and station agent all called and holloed for Duncan to hurry.

"Olie will take you home, beloved," Dinky-Dunk tried to assure me. "You'll be there by midnight, and I'll be back by Saturday night!"

I began to bawl. "Don't go! Don't leave me!" I begged him. But the conductor simply tore him out of my arms and pushed him aboard the tail end of the last car. I made a face at a fat man who was looking out a window at me. I stood there as the train started to move, feeling that it was dragging my heart with it.

Then Dinky-Dunk called out to Olie from the back platform: "Did you get my message and paint that shack?"

And Olie, with my steamer rug in his hand, only looked blank and called back "No."

But I don't believe Dinky-Dunk even heard him, for he was busy throwing kisses at me. I stood there, at the edge of the platform, watching that lonely last car end fade down into the lonely sky-line. Then I mopped my eyes, took one long quavery breath, and said out loud, as Bird-alone Pebbley said Shiner did when he was lying wounded on the field of Magersfontein: "Squealer, squealer, who's a squealer?" I found the big wagon box filled with our things and Olie sitting there waiting, viewing me with wordless yet respectful awe. Olie, in fact, has never yet got used to me. He's a fine chap, in his rough and inarticulate way, and there's nothing he wouldn't do for me. But I'm a novelty to him. His pale blue eyes look frightened and he blushes when I speak to him. And he studies me secretly, as though I were a dromedary, or an archangel, or a mechanical toy whose inner mechanism perplexed him. But I've at last found out through Dinky-Dunk what the probable secret of Olie's mystification was. It was my hat! "It ban so dam' foolish!" he fervently confessed.

That wagon ride from Buckhorn out to the ranch seemed endless. I thought we were trekking clear up to the North Pole. At first there was what you might call a road, straight and worn deep, between parallel lines of barbed-wire fencing. But this road soon melted into nothing more than a trail, a never-ending, gently curving trail that ribboned out across the prairie floor as far as the eye could see. It was a glorious afternoon, one of those opaline, blue-arched autumn days when it should have been a joy merely to be alive. But I was in an antagonistic mood, and the little cabinlike farmhouses that every now and then stood up against the sky line made me feel lonesome, and the jolting of the heavy wagon made me tired, and by six o'clock I was so hungry that my ribs ached. We had been on the trail then almost five hours, and Olie calmly informed me it was only a few hours more. It got quite cool as the sun went down, and I had to undo my steamer rug and get wrapped up in it. And still we went on. It seemed like being at sea, with a light now and then, miles and miles away. Something howled dismally in the distance and gave me the creeps. Olie told me it was only a coyote. We kept on, and my ribs ached worse than ever.

Then I gave a shout that nearly frightened Olie off the seat, for I remembered the box of chocolates we'd had on the train. We stopped and found my hand bag, and lit matches and looked through it. Then I gave a second and more dismal shout, for I remembered Dinky-Dunk had crammed it into his suit case at the last moment. Then we went on again, with me a squaw woman all wrapped in her blanket. Then I must have fallen asleep, for I woke with a start. Olie had stopped at a slough to water his team, and said we'd make home in another hour or two. How he found his way across that prairie heaven only knows. I no longer worried. I was too tired to think. The open air and the swaying and jolting had chloroformed me into insensibility. Olie could have driven over the edge of a cañon and I should never have stopped him.

Instead of falling into a cañon, however, at exactly ten minutes to twelve we pulled up beside the shack door, which had been left unlocked, and Olie went in and lit a lamp and touched a match to the fire already laid in the stove. I don't remember getting down from the wagon seat and I don't remember going into the shack. But when Olie came from putting up his team I was fast asleep on a luxurious divan made of a rather smelly steer hide stretched across two slim cedar trees on four little cedar logs, with a bag full of pine needles at the head. I lay there watching Olie in a sort of torpor. It surprised me how quickly his big ungainly body could move, and how adept those big sunburned hands of his could be.

Then sharp as an arrow through a velvet curtain came the smell of bacon through my drowsiness. And it was a heavenly odor. I didn't even wash. I ate bacon and eggs and toasted biscuits and orange marmalade and coffee, the latter with condensed milk, which I hate. I don't know how I got to my bed, or got my clothes off, or where the worthy Olie slept, or who put out the light, or whether the door was left open or shut. I never knew that the bed was hard, nor that the coyotes were howling. I only know that I slept for ten solid hours without turning over, and that when I opened my eyes I saw a big square of golden sunlight dancing on the unpainted pine boards of the shack wall. And the funny part of it all was, Matilda Anne, I didn't have the splitting headache I'd so dolorously prophesied for myself. Instead of that I felt buoyant. I started to sing as I pulled on my stockings. And I suddenly remembered that I was terribly hungry again.

I swung open the window beside me, for it was on hinges, and poked my head out. I could see a corral, and a long low building which I took to be the ranch stables, and another and newer looking building with a metal roof, and several stacks of hay surrounded by a fence, and a row of portable granaries. And beyond these stretched the open prairie, limitless and beautiful in the clear morning sunshine. Above it arched a sky of robin's-egg blue, melting into opal and pale gold down toward the rim of the world. I breathed in lungfuls of clear, dry, ozonic air, and I really believe it made me a little light headed, it was so exhilarating, so champagnized with the invisible bubbles of life.

I needed that etheric eye opener, Matilda Anne, before I calmly and critically looked about our shack. Oh, that shack, that shack! What a comedown it was for your heartsore Chaddie! In the first place, it seemed no bigger than a ship's cabin and not one-half so orderly. It is made of lumber and not of logs, and is about twelve feet wide and eighteen feet long. It has three windows and only one door. The floor is rather rough and has a trapdoor leading into a small cellar, where vegetables can be stored for winter use. The end of the shack is shut off by a tarp—which I have just found out is short for tarpaulin. In other words, the privacy of my bedroom is assured by nothing more substantial than a canvas drop curtain shutting off my boudoir—where I could never very successfully *bouder*—from the larger living room.

This living room is also the kitchen, the laundry, the sewing room, the reception room and the library. It has a good big cookstove, which burns either wood or coal, a built-in cupboard with an array of unspeakably ugly crockery dishes, a row of shelves for holding canned goods, books and magazines, cooking utensils, gun cartridges, tobacco jars, carpenter's tools and a coal-oil lamp. There are also a plain pine table, a few chairs, one rocking-chair, which has plainly been made by hand, and a flour barrel. Outside the door was a wide wooden bench on which stood a big tin washbasin and a cake of soap in a sardine can that had been punched full of holes along the bottom. Above it hung a roller towel which looked a little the worse for wear. And that was to be my home, my one and only habitation, for years and years to come. That little cat-eyed cubby-hole of a place!

I sat down on an overturned washtub about twenty paces from the shack and studied it with calm and thoughtful eyes. It looked infinitely worse from the outside. The reason for this was that the board siding had first been covered with tar paper for the sake of warmth, and over this had been nailed pieces of tin—tin of every color and size and description. Some of it was flattened-out stovepipe, and some was obviously the sides of tomato cans. Even tin tobacco boxes and Dundee marmalade holders and the bottoms of old baking pans and the sides of an old wash boiler had been pieced together and patiently tacked over those shack sides. To do it must have taken weeks and weeks. And it suddenly impressed me as something poignant, as something with the Vergilian touch of tears in it. It seemed so full of history, so expressive of the tragic expedients to which men on the prairie must turn. It seemed pathetic. It brought a lump into my throat. Yet that Joseph's coat of metal was a neatly done bit of work. All it needed was a coat of paint or two, and it would look less like a crazy quilt solidified into a homestead. And I suddenly remembered Dinky-Dunk's question called out to Olie from the car end—and I knew he'd hurried off a message to have that telltale tinning job painted over before I happened to clap eyes on it.

As Olie had disappeared from the scene and was nowhere to be found, I went in and got my own breakfast. It was supper over again, only I scrambled my eggs instead of frying them. And all the while I was eating that meal I studied those shack walls and made mental note of what should be changed and what should be done. There was so much that it rather overwhelmed me. I sat at the table, littered with its dirty dishes, wondering where to begin. And then the endless vista of it all suddenly opened up before me. I became nervously conscious of the unbroken silence about me, and I realized how different this new life must be from the old. It seemed like death itself, and it got a strangle hold on my nerves, and I knew I was going to make a fool of myself the very first morning in my new home, in my home and Dinky-Dunk's. But I refused to give in. I did something which startled me a little, something which I had not done for years. I got down on my knees beside that plain wooden chair and prayed to God. I asked Him to give me strength to keep me from being a piker and make me a wife worthy of the man who loved me, and lead me into the way of bringing happiness to the home that was to be ours. Then I rolled up my sleeves, tied a face towel over my head, and went to work.

It was a royal cleaning out, I can tell you. In the afternoon I had Olie down on all fours scrubbing the floor. When he had washed the windows I had him get a garden rake and clear away the rubbish that littered the dooryard. I draped chintz curtains over the windows, and had Olie nail two shelves in a packing box and then carry it into my boudoir behind the drop curtain. Over this box I tacked fresh chintz—for the shack did not possess so feminine a thing as a dresser—and on it put my folding mirror and all my foolish shimmery silver toilet articles. Then I tacked up photographs and magazine prints about the bare wooden walls and decided that before winter came those walls would be painted and papered or I'd know the reason why. Then I aired the bedding and mattress, and unpacked my brand new linen sheets and the ridiculous hemstitched pillow-slips that I'd scurried so frenziedly about the city to get, and stowed my things away on the box shelves, and had Olie pound the life out of the well-sunned pillows, and carefully remade the bed.

And then I went at the living room. And it was no easy task, reorganizing those awful shelves and making sure I wasn't throwing away things Dinky-Dunk might want later on. But the carnage was great, and all afternoon the smoke went

(Continued on Page 43)

I Have All Outdoors to Wander About In and Can Feel the Singing Rivers of Health in My Veins

THE BRAVEST OF THE BRAVE

By Corra Harris

THE women of four nations are involved in this war. The story of the Belgian women is well known. They have been the literal victims. They suffered almost without protection the first red rage of the enemy. They have been scattered to the four winds of the earth. They have been trampled in the dust by the feet of an invading army.

For one, I must continue to doubt that German soldiers cut off the heads of Belgian children in the presence of their mothers, or that they thrust naked children into the fire in order to hear them scream, or that forty Belgian women lay with their bodies ripped open by swords in the streets of a town after the Germans had passed through it, or that they made a practice of shooting women about to become mothers. One must see these things, which surpass the *diablerie* of demons, in order to believe them; but I have seen women who were forced to witness the execution of their husbands, women who ran screaming with terror from their burning homes into a world filled with German soldiers.

I have seen not one or two but literally thousands of them who were famished for water and starving for bread. I have seen children less than two years of age who had been without food for four days, young babes in their mothers' arms whose breasts had been dried by the awful terrors through which they had passed. I have seen women accustomed to every comfort staggering into a strange land without shoes on their feet and without a centime in their pockets.

As a Southern woman I have heard from my earliest infancy stories of the hardships endured by the women of the South during the Civil War. Heart-rending tales they were of suffering, of robberies, of starvation, even, which they endured after Sherman's march through Georgia; but never once have I heard any story of the treatment they received from the soldiers of the Union Army which showed these blasting stains of shame. To strike terror belongs to the military theory in Germany. And this striking of terror cannot aim at the fighting men opposed to them. It is now an axiom, proved beyond doubt, that the Germans could not terrify those little Belgian soldiers on whom they moved in overwhelming numbers. Many of these patriots of a peaceful country fought until they died in the trenches—not from bullet wounds, but from exhaustion. The only way to break the courage of such men was to strike terror to their dearer selves—their women and children.

And no one knows how far this practice actually succeeded in its purpose. When the Belgian soldiers learned of the martyrdom of their women, their blood flowed from wounds within too deep to be healed. No wonder we heard so often of their agonized question: "When are the English coming to help us? Will the French army get here in time?" They were thinking, not of themselves, but of their wives and maidens whom they had left behind.

I say the agony and martyrdom of these Belgian women are written in an awful and lasting script on the memory of mankind. If Germany is victorious this stain will dishonor her achievement more than anything else. If she is defeated her defeat will be stripped of the glory which sometimes shines most effulgent over the fallen. What shall it profit a nation to gain the whole world at an expense so devastating to humanity? We all know how that is. Society receives everywhere, with politeness, even with compliments, individuals who have gained riches through devious methods. But how does society receive them? We only respect ourselves by being decent to such persons. We really despise them. This will be the position of Germany in the coming association of nations, no matter what the issue of this conflict may be. She can never win real respect through the disguise of diplomacy.

The Women of Germany

FOR commercial purposes, for the proper protection of mankind against her ruthless system, she will receive compliments and politeness and favors, and such justice as she can win through the respect other nations have for their own reputations. Not a single representative of a single nation, who comes to the ultimate conference for adjustment and peace after this war, will be able to forget for a moment the story of her treatment of the Belgian women and children.

Yet one must entertain the highest admiration for the German women. In a sense, they are no less the victims of the Kaiser's Army than the women of Belgium.

They impressed me as the greatest women of Europe when I was in Germany, and the most pathetic in their bondage to the men. They were by far the most thoughtful, the most capable and the most helpless. They had the mournful sense of sibyls in regard to their conditions. They were not hopeful; they were only patient. They had the

Corra Harris. This Photograph Was Taken at Compiègne on November 14th, 1914, Within Sound of the Cannons at Soissons. They are German Bullets Which She Holds in Her Hand, Given Her by a French Soldier

brains of scholars and philosophers, the seer spirits of poets. And they seemed to be moving dumbly through the life of the nation. They were the slaves of the order of things there.

Only certain employments were open to them. They could become servants, field hands, factory workers, shop-girls, teachers, actresses, medical doctors, and wives—or prostitutes. There was a small school just begun at Potsdam for the purpose of teaching stenography and typewriting to the girls of impoverished gentle families, only with the hope that those women might be placed in small clerical positions in the government offices.

I have remembered something I thought then—that only a terrific national catastrophe could deliver these unfortunate women from their condition.

At last they have the catastrophe; this war is the great opportunity for the women of Germany. And they have met it with courage. Germany is being bled to the last drop of her manhood. So the women are filling men's places in every walk of life. They are no longer at the bottom but at the top. They are taking the places of the male students in the schools and universities. They are in the banks, they are conducting great business. They are attending to the sanitary conditions of the towns and cities. The whole of Berlin is supplied with milk from the farms just outside the city. This enormous enterprise has always been managed by men; but when they were called out to join their regiments the women went in and filled the places of the men, and Berlin was not without her milk supply for a single day.

The women of three nations are engaged in nursing the wounded soldiers of the Allied armies and in supplying them with comforts; but only the women of Germany nurse German soldiers and send them these comforts. So far, it appears that they have fallen short only in their contributions of jams and sweets. The soldiers, born of these pathetically domestic mothers, have raided for jam and jelly every pantry in that portion of France through which they have passed. They may leave the pickles if they are in too good a humor to destroy them, but they fight over the preserves. They gulp them down without bread and lick the glasses before they break them. One of the rare humorous aspects of this terrible situation is the lifted hands and eloquence of the outraged French housewife who returns to her home, if it stands after the bombardment, to find all her winter store of sweets stolen.

"But yes, of course, they drank all the wine, and they ruined the piano; they played it all night—all night! Such awful thunder they make on the poor thing that now it gives out only a bombardment of noise."

"The Germans are fond of music?" I suggest.

"Yes; but awful! I do not call it music. I am in the cellar, I put my fingers over my ears, I cannot endure it. And the poor piano, it cannot either. Its feet"—pedals—"are dead. All that I can bear, since they did not kill us or burn the house; but why have they stolen my jam—my little, little pots of jam! It is wicked. They did so." She cupped her fingers and pretended to empty something into her mouth. "One after another that German he licked out my little pots of jam."

The story is the same everywhere. They break into the stores and eat all the candy and every sweet cake, even when they do no other damage.

I suppose those domestic women, who feed them so lavishly at home, are responsible for this. Or it may be that when men revert to savages they get an abnormal appetite for sugar!

Meantime no one knows what their women at home are enduring of sorrow and hardship. So many more of their sons and lovers are dying in this war than the soldiers of either the French or English. So many more women's hearts are breaking in Germany as these men are driven into battle. But because these men must obey their officers, because they must strike terror, I have not heard one single word of sympathy for German women since I have been in Europe. Yet they are as guiltless and they suffer equally with the rest.

The Fortitude of Frenchwomen

THERE is a story going round to the effect that a letter from his mother was found in a wounded German's pocket, in which she urged him to bring home as many gold watches as he could get. I doubt the existence of this letter. But, even if one woman should incite her son to theft, it would be as unfair to judge the women of Germany by such an example as it would be to judge the women of England by the crime of a militant suffragette, or by one of those useless beings to be seen at every turn in London, still carrying a dog under her arm; or as it would be to judge Frenchwomen by those few light ladies who managed to secure Red Cross badges at the beginning of the war for the purpose of preying, in the most horrible meaning of shame, on the wounded who might fall to their care as nurses.

The militant suffragettes and the dog-carrying ladies of England are merely diseases. They do not represent that great body of womanhood which must command our admiration for the services rendered, with so much courage and sacrifice, on behalf of the poor and the unfortunate refugees—any more than the light lady nurse represents the womanhood of France. She was a corruption incident to the confusion of the hour and quickly suppressed.

Germany, however, has not been invaded; therefore the position of the German woman is still secure. England has not been invaded; therefore the Englishwoman has not had the opportunity to prove her quality to the uttermost. Belgium has been destroyed, for the present at least; and her women have gone down with her. The fight is over, so far as they are concerned. They are a part of the wounded in this war. They have relatively no more responsibility as women of their nation.

The situation is quite different in France. The battle-ground is here, and the struggle lasts from day to day without decisive victories for either the enemy or the Allied troops. No one can imagine the suspense and the awful significance of this situation who has not been in France and felt life change from lightness and gayety to sternness, simplicity, courage, patience, and the sword.

The relation of the Frenchwoman to this is immediate. Of all the women in the world at the present moment, what she is and what she does are most important. She is in the center of a frightful stage, in the limelight of her century; but of all the women I have seen she is the least self-conscious. She does not think of herself at all. She thinks only of France and of that moving line of bayonets borne by the soldiers of France. She complains of nothing, and she seems to me to be sublimely delivered from every fear. She is adjusted to the awful conditions about her as perfectly as she ever has been to the frivolous life of gayety and fashion.

If it were decent to use so light a word as artistic in this connection, I should say she is the last perfect stroke in this terrific picture—a little figure in the background, standing like a spirit in the deeper shadows, with dark eyes looking serenely out of a set white face; with red lips firmly closed, not smiling, never drooping, always looking beyond the hour of this tragedy to the France of her faith.

She belongs, as immortelles belong, above the graves of the brave; as hope transfigures despair. Such dignity and such repose have never been surpassed by the women of any nation invaded by a hostile army.

I do not know where she keeps her sorrow, but she does not keep her tenderness at all. She spends it prodigally everywhere. She is the mother of all the men in the trenches, the sister of every woman, however low, in the streets; and there is no limit to her courtesy and kindness to the stranger within her gates. Even the wounded German soldier, who is brought in occasionally, shares her mercies equally with the Frenchman in the next cot.

There is a certain hospital near Paris where every bed in the big ward has a locker in which the patient may keep his few possessions; along with the bullet or fragment of shell that has been taken from his wound. And it is the fancy of these men to stick the flag of the nation to which they belong above their lockers; so that ward is very gay with French and British colors.

Recently a desperately wounded German soldier, in this hospital, lay in the corner bed at the end of a long row. Naturally he had no flag above his locker—not until the pain left him and he was able to perceive his inglorious condition. He mended that, no one knows how, with both legs broken. But one day, when mademoiselle the nurse came to take his temperature, she was amazed to see an English flag sticking out of his locker. She was scandalized.

"Where did you get it?" she cried, snatching the sacred emblem.

The German only grinned up at her, wan and invincible. He had stolen it sometime during the night from the sleeping Englishman lying next to him. The following morning he had it again.

"It is very good for him—stealing that flag. We thought he would surely die, so dreadfully wounded was he; but he has kept himself alive just to do that," mademoiselle explained, laughing. There was no spite against this fallen foe; only a whimsical French sense of humor at the situation, a woman's kindness, so delicate and so intelligent.

The Lady at the Altar

THEY are great, these little French ladies; they have added the right cubit to their stature. It is only when these Germans steal their jam that their housewifely rage gets the better of their dignity—a quaint touch of the feminine, which no one wishes them to forego.

It is not what they do. The English, and no doubt the German, women far surpass them in the wisdom of service and charity. The French lack the faculty of organization. They think and live as individuals. This accounts for their never-ending system of red tape. It is the effort they make to overcome a sort of dropped stitch in their nature.

The women's charities show this even more. These are sporadic, individual, often futile. Many of their *ouvroirs* are already discontinued for one reason or another. So, I say, it is not what they do together that counts, it is what they are—each woman herself a perfect example of what a woman should be under conditions that would destroy the poise of the average woman. There are no average women now in France. They are all above themselves.

When one reads of what is happening in France and sees, day by day, the bonds of poverty tightening about them—the evidences of death; the continual processions of military funerals; the messengers from the front flying into Paris with news that must bring the worst tidings to women, even when they publish victories—one is amazed at their repose. It is not stolid; it is magnificent, informed with the very chastity of courage.

These people believe in the woman part of their religion and in the woman part of their war spirit. They pray now especially to the Virgin, not so much to the Prince of Peace. Day by day they go in great numbers to the churches and cathedrals. They buy candles, which they light before some figure of this Mary Mother, with countenance so aloof, with eyes so far removed from them, as though forever she stared through all the centuries of time, beyond war and death into eternity.

One day I saw a woman enter St.-Germain l'Auxerrois and walk hurriedly, as though she had a certain thing to do that admitted of no doubt in her mind. She was slender and young, with the white face and coal-black eyes of these new French-women. She looked neither to the right nor left. I doubt whether she was conscious of the presence of another person besides herself. For a moment the brown shadows closed about her. The light from the stained-glass windows hung like a lavender mist above her head.

Then a tiny flame glowed on the altar—one candle in that wide, brown gloom; but it revealed the white figure of the Virgin. The woman laid her hand on the foot of this figure. I felt a strange awe of her—not of the marble image. It was as though I beheld a woman disappear out of time and sense into the mystery of the unknown. She was no longer there, a creature of flesh and blood. She was a part of that tiny flame; merely a prayer laying hold of the feet of the infinite with firmness and faith.

The minutes passed. They lengthened into a quarter of an hour, then into half an hour. Still she did not move. She was not less rigid than the white marble figure standing above her, with lifted eyes that did not regard her. The taper burned low, she was accompanying that symbol of prayer with strange intensity. I thought of Jacob and his wrestling angel: "I will not let thee go, except thou bless me." So she clung to the feet of that cold image.

It was terrible and it was beautiful. This is faith, an instinct that draws the helpless toward the shelter of the Almighty when they have no other protection.

As I went out of the church, leaving her still standing there, I wondered what God would do about that woman enmeshed in the symbolism of her creed but with her faith passing through it as the light of her candle parted the dark shadows of that altar. For faith places God under obligations. I wondered what He would do about all these women who have now no other refuge. Even if victories beyond hope crown the arms of France, there will still remain the dead, their irretrievable losses of love and life.

Now, in every crisis of French history some woman, a Joan of Arc or a Charlotte Corday—Mademoiselle Dodu in 1870—has arisen to save France or her native town or city. But clearly one must not look in the churches before altars for the woman of France in this hour. Such a woman is not a prayer; she must be the accomplishment of prayer. She must rise, like a miracle, at the crucial moment out of the very clouds of war. She must have no arms, no defense, save the valor of her own spirit. And, with that, she must accomplish something so startling and splendid that there can be no doubt about her share in the glory of France.

The merely heroic is not enough. If it were, many volumes could be filled with the deeds of these women, some of whom have stood beside surgeons performing operations, with shells bursting near enough to break the basins round the operating table. They have helped to carry wounded soldiers, often Germans, into cellars when the very walls above were cracking and flaming. One woman traveled on the hospital trains for a month, ministering to the wounded.

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As the German Troops Pass Through the Belgian Towns They Put Inscriptions on the Doors. This Picture Shows an Inscription, Which Read "Good People—Let Them Alone," Outside a Peasant's Cottage

At the beginning of the war the Association des Dames Françaises had a hospital fitted up on the frontier, with one hundred beds. After a certain battle they received a thousand wounded there. And, while the town was being bombarded, they bandaged the less grievously wounded and got them off on trains. They assisted in operations when the danger was so imminent that the patient must be moved to another part of the building before an operation could be finished.

There is not a convent in any town through which the enemy has passed where some little dim nun has not sheltered women and children, often at the risk of her life. There are women who have walked all the way from the frontier, between the opposed firing lines and have brought their children through to Paris in safety.

In Quest of Madame Macherez

ALL this is in the terrific order of things here. History will never record it; but it will become part of the character of these women, what they have endured and what they have survived, almost without emotion—as though they had only performed a duty in which one woman has not surpassed another, each merely fulfilling the opportunity that came to her.

I was in Madame Ernest Carnot's office at the headquarters of the Dames Françaises in Paris one day, still vaguely in search of the Woman.

Three very fierce old French gentlemen were seated behind desks, busily engaged in some committee work. Madame Carnot, who is president of the Association des Dames Françaises, was entertaining me with the story of a little Belgian scout who had been provided with twenty francs and sent to the front on a dangerous mission. He had just returned after a four days' journey—with the twenty francs still in his pocket!

Presently somebody mentioned the name Macherez. I shall never be sure who called it, for the scene which followed was so astounding that my wits were scattered. The three old Frenchmen leaped from their chairs, gesticulating, speaking rapidly, fiercely, thrusting their faces forward—literally volcanic with emotion. They closed with one another. I thought I was about to witness a free fight. They parted, glaring at each other. They rushed on us, all talking at once. Madame Carnot smiled indulgently at them. I could hear the name Macherez and the word *décoration;* but I could make no sense out of this commotion. Each of them wore a spot of red on the lapel of his coat no larger than a drop of blood.

Finally, when they subsided, chiefly from exhaustion I believe, Madame turned to me and explained that they were discussing ways and means of obtaining the decoration of the Legion of Honor for Madame Macherez.

"But why? Who is this Madame Macherez?" I asked.

"Have you not heard of her?"

I explained; I excused myself. I had not been long in France. I hoped I might be pardoned for my ignorance.

The story which followed convinced me that I was at last on the trail of the Woman. I was resolved to hear it from her own lips.

This was the beginning of my search for Madame Macherez, an old lady of sixty-four who lived near Soissons and who had saved the town from the Germans in a manner that left no doubt about her deserving the decoration of the Legion of Honor and at least a page in the history of this war.

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Belgian Peasant Woman an Object of Charity After Her Home Had Been Burned by the Invading Germans. She is Shown Here Sitting in Front of All That Remains of Her Little Home, With Her Fatherless Children at Her Side. Her Husband Was Slain in Battle

To find her, however, proved a more difficult task than locating General Joffre himself. No one but God knows from hour to hour where the commanding general of the French Army is. And no one, except possibly a few wayfaring angels, knows from day to day where Madame Macherez may be found.

At first I was told she was in Soissons, taking care of the children and incidentally governing the town, including the troops stationed there. She was impartial in this. When the Germans occupied Soissons she told them what to do and what not to do. Later, when the French drove them out, she managed their uprising and down-sitting in the same manner.

When I was about to start for Soissons I learned that Madame Macherez was in Paris, at the headquarters of the Dames Françaises. I went there, only to find that she had been gone a week. No; she was not in Soissons now. That town had been evacuated by the citizens. Something dreadful was about to happen at Soissons. Madame Macherez was at Vic-sur-Aisne, where she had established a hospital in order to be ready for that something dreadful which was going to happen.

Now Compiègne is the nearest station to that place which can be reached by train. I was told that it was "impossible, absolutely," to get to Compiègne. Something dreadful was about to take place at Soissons. The battle line had shifted; no one now was allowed to go to Compiègne, the neighboring town. I was given to understand that, if this something did not turn out as planned by the Allies, Compiègne would be filled again with German soldiers.

Nevertheless, I resolved to make the journey, which is quite a different matter from being allowed to go. With the harmlessness of a dove, but with the wisdom of a serpent, I continued to avoid Galliéni and his military pass; but I secured a *laissez passer* from the police, with the warning, however, that it would do me no good; that I should be overhauled in the station and compelled to return to Paris.

We started, that gentle lady whom I have mentioned before, and myself, two secret travelers, on the early morning train from Paris.

We were four hours making the journey, which in ordinary times requires only one hour. So many bridges have been destroyed that it is necessary to make a long detour in order to reach Compiègne.

The Germans were here thirteen days early in September. And the Kaiser slept for one night in the castle. Not a shell fell in the town; not a window was broken or a stone turned. The chief damage one hears of was the looting of the shops and the devouring of every pot of jam in the pantries.

All the villages and farms between Compiègne and Soissons have been evacuated, and the refugees are now practically imprisoned in the town. No man, woman or child is allowed to pass the guard beyond the gates without a *laissez passer*, which is very difficult to obtain. The result is a congestion of life, like that of a beehive. The streets are literally overflowing with women, children and soldiers. Every hour commissary trains of motor cars pass through, taking provisions to the front; and toward evening there is a terrific roar of automobiles, all going at great speed in the same direction, and all filled with officers returning to camp.

Occasionally a regiment of infantry follows, loaded, like little red-legged camels, with their blankets and knapsacks; with bayonets gleaming on their gun barrels; always slouching along, bent far forward; their faces grim, hollow-eyed, grimed with black beards; very weary, and very determined not to keep step, not to make a smart appearance—but just to fight. They are the moving war script in this shifting scene.

While all this is going forward, while a hundred children leap and sing and play—disappearing into the dark doorways of old walls, flying before speeding motors, dancing about the marching soldiers—suddenly a long gray car appears, moving very slowly, as though every jolt on the rough cobbles caused pain. It bears the Red Cross on each side. The children quiet down; they withdraw to the edge of the pavement, staring curiously. The women pause in their swift half trot down the street. Everything stops except those roaring cars filled with officers and that red-legged line of marching soldiers. They take no notice. Their time for that has not come yet—maybe it will arrive to-morrow; but to-day they march.

The end of the ambulance is open behind. The women run forward and look in, with terrified, searching eyes, as it passes them. For seated within are two rows of wounded men. Some are bent almost double, hugging themselves as though they would hold gaping flesh and broken bones together; others with their heads thrown back, their bodies slumped, and arms and legs limp. Some faces are livid, others burning red with fever. But not a word, not a groan escapes them as they pass and look into the eyes of those women, who follow fearful at the tail of the ambulance until they make sure that none of these men belongs to them.

There is a difference between seeing wounded men lying in clean hospital beds, surrounded by every possible comfort, and seeing these other wounded, just dragged from the trenches where they fell, still wearing their uniforms, with the grime of powder and blood sticking to them. And the latter sight is infinitely more horrible. In times of peace a man with half of such wounds as these men carry, sitting stolidly silent and patient, would be lying in a hospital, with a doctor and two trained nurses to soothe him; but these men require no such softness. They only look forward to the moment when they can lie down and be still until the burning holes in their bodies heal. They are impatient for only one thing—the delay, the battles they are missing.

In the afternoon we went to the mayor's office for permission to drive beyond the town.

From week to week the enforcement of military law grows more stringent in France, especially for foreigners. In addition to the usual permission from the police of the district even to reside in a hotel, we cannot go anywhere

(Continued on Page 33)

THE CAT'S-PAW

By Lee Foster Hartman

ILLUSTRATED BY ANTON OTTO FISCHER

WITH a swagger he came up the accommodation ladder of the Alethea, whistling a snatch of a comic-opera air, cast a quick glance about him, and then turned to berate the Malay servant who followed laboring under the weight of a heavy trunk.

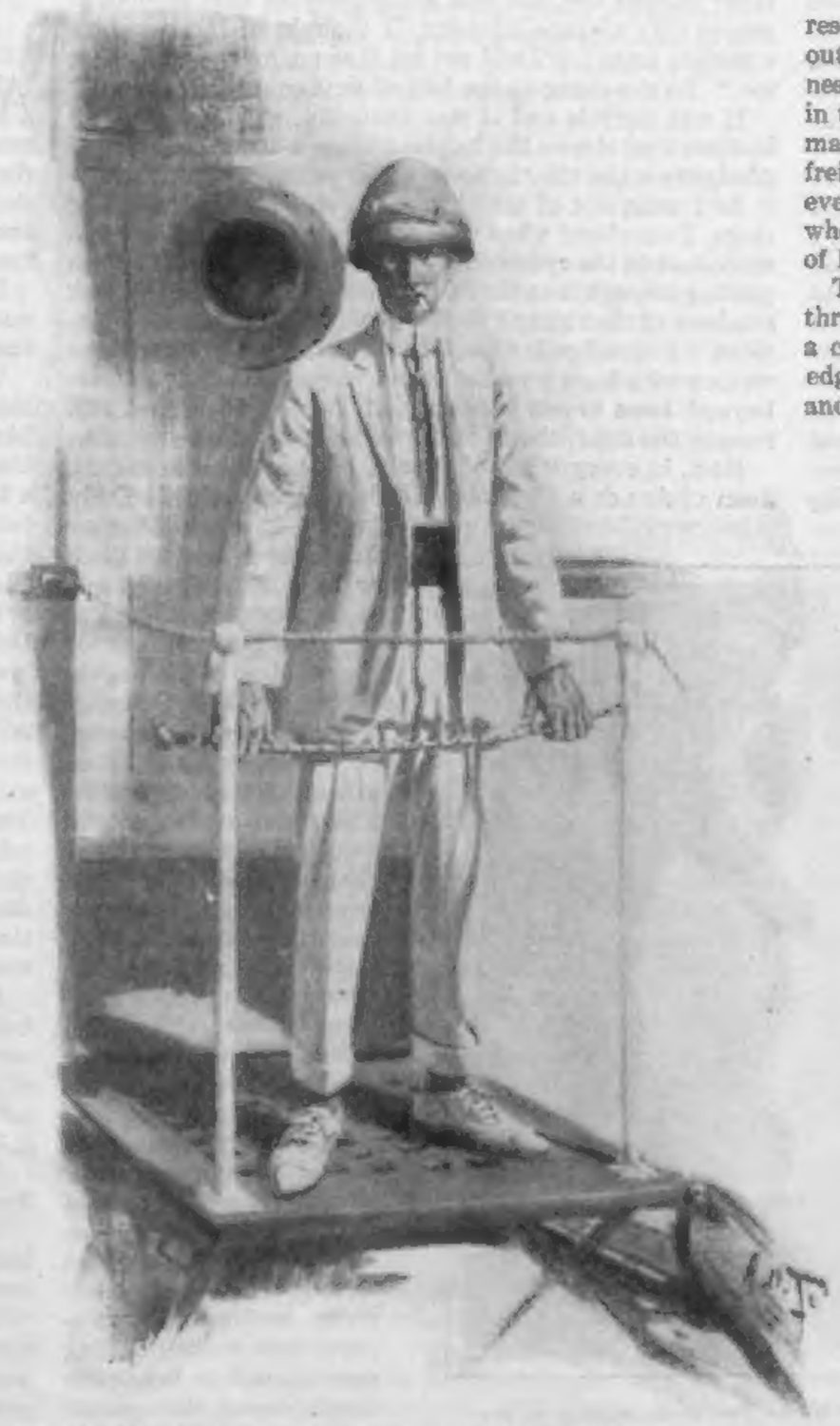
"Put it down, you fool! And don't drop it!" With a slender rattan cane he indicated a spot on the Alethea's sooty and disordered deck.

The walking stick was the final touch to his smartly careful toilet. His white flannels betokened the workmanship of one of the most expensive tailor shops in Singapore. His buckskin shoes were of a new and irreproachable whiteness. A scarf of knitted scarlet silk gave a flashy accent to the whole immaculate costume and marked a certain flare and flamboyance about his person, in keeping with his assertive flourishes with the cane and the confident swagger of his walk. His sharp, shifty eyes, which looked shrewdly out from under the edge of his helmet, were small and set too close together and, with a somewhat receding chin, marred his otherwise certain claim to youthful good looks.

The waist of the ship was for the moment deserted. Forward, in the heat of the tropic afternoon and the golden haze of dust that choked the air, leashes of cargo were spinning aloft and descending into the maw of the cavernous hold, where the sweating, glistening backs of a score of Malays were laboring in a stifling atmosphere of spices, gums, and other odors redolent of the East. The Alethea lay at anchor in Singapore Roads, a couple of unwieldy tongkangs alongside of her, from which she was taking on the last of her cargo preparatory to steaming at five o'clock that afternoon to various ports of call scattered through the Dutch East Indies, and to islands beyond—mere dots of land on the map, besprinkled as though by a pepperbox over a sheet of blue.

With unfailing regularity—barring the vicissitudes of wind and wave—the Alethea at intervals of three months steamed to the eastward and southward, laden with packing cases—Manchester goods, powder, firearms, cotton cloth—distributing her wares piecemeal at obscure and distant trading posts, and returning at length with a precious burden of rattans, copra and gums.

Her times of advent and departure marked a period of straining activity among the lighters and tongkangs of the Orient Trading Company, a disturbance that, in turn, communicated itself ashore to the gloomy interior of the company's warehouse, the roof of which resounded as the great billows of merchandise rolled in and out; it stirred the deft Chinese clerks to increased nimbleness of movement where they sat counting and reckoning in the midst of the uproar—the babel of shouts and commands in three languages, the rumble of the vast tide of freight that swept and eddied about them. It reached even to the inner offices at the far end of the building, where in a restrained and dignified procedure the business of Babcock, Opdyke & Company was officially directed.



Bobby Manifested a Determination to Get Out of Singapore as Much of an Equivalent for London Life as He Could

The advent of Larry Babcock, followed by his trunk, through the surging activity of the warehouse had attracted a curious but discreet turning of heads. At the water's edge he had hired a sampan to take him out to the vessel; and Larry's trunk, plumped down on the deck by the Malay servant, caught the eye of Merrill, the chief officer, a moment later when he happened to look up from where he stood watching the transfer of the cargo.

"Good Lord!" he ejaculated; and Griscom, the second officer, turned to look too.

The nephew of the head of the Orient Trading Company strolled nonchalantly forward.

"Here I am. Where do I stow myself?" he demanded with chipper brevity.

"Beg pardon, sir?" said Merrill.

"Why, I'm Lawrence Babcock ——" began the newcomer, a shade of impatience edging his tone.

"Yes; I know, sir," rejoined the chief officer.

"Well, I'm booked for this trip. Didn't Captain Leech tell you?"

"Captain Leech is ashore, sir."

"Oh, well," the youth answered indifferently; "I suppose you can have my trunk put away somewhere. I think I'll go back for a last look-in at the club."

"The vessel sails at five sharp, sir."

"Right-o!" agreed Larry easily.

He turned away, lit a cigarette, with a sharp word galvanized into life the Malay who had been hovering beside the trunk, and strolled down the accommodation ladder.

A moment later, ensconced in the stern of the sampan, he was threading his way back through the maze of shipping, Chinese junks, mail boats and Dutch freighters that choked the harbor.

"Young Babcock—supercargo!" Griscom, the second officer, turned with a laugh to his superior. "I wonder how the old man likes the prospect."

Merrill shrugged his shoulders.

"Can't imagine the old man's actually getting lonesome for company—stand clear, there! Easy with it!"

He punctuated his observation with a sharp call to the cargo men. . . . "Not such company!" he ended with a frown.

Babby, as he was familiarly known in the Singapore Club and in the billiard rooms of the more pretentious hotels, had come out from London three years before, shortly after his father's death. What little taste he had for the sea had been completely dispelled by that slow and arduous trip, and he had come reluctantly into what he felt to be exile. He regretted leaving London, but speedily manifested a dogged determination to get out of Singapore as much of an equivalent for London life as he could.

A part of his day was spent in a brokerage office, where his uncle's influence had secured him a place, and where he found a genteel employment more to his taste than the distracting turmoil of his uncle's godowns. The remaining hours at his disposal were employed in developing a considerable proficiency at billiards in the hotel cafés, where he maintained an impromptu and easy-handed hospitality with the flotsam and jetsam constantly streaming through from Hong-Kong, Rangoon or Bombay—buying drinks; listening to travelers' yarns; negligently beholding the whole panorama of the Far East, yet wholly blind to its color, its mystery, its charm.

"This old sink hole of the East!" he would explode at the Chinese waiter who brought him his gin and soda when, on a dull, hot afternoon, he sought the veranda of the Marine Hotel, disgustedly indicating the vast water front, forested with spars, funnels and the jumble of flags of all nations. "It's not one-two-three alongside of London. Why, take Piccadilly now; you savvy Piccadilly?" And he would harangue the placid-eyed Celestial with a vehemence oddly consorting with the languor of the tropic afternoon and the shaded, deserted veranda where he sat.

About four o'clock Wolfsohn, who owned a large ship chandler's business in the port, would saunter in, his rubber-shod heels softening his tread; and Babby, glad of any intrusion on the empty, indolent hour, would call eagerly for the dicebox.

"I want another crack at you, Wolfsohn." And, rattling the ivory cubes, he would pause with suspended hand: "Ten bob a corner goes, I suppose?"

In the course of an hour, when the dicebox would be tumbled on one side among the empty glasses and the ash tray littered with cigar ends, Wolfsohn would produce a little memorandum book from his pocket and make an entry in its pages. Babby's indebtedness to the ship chandler in the course of time had risen to nearly one hundred pounds.

When it reached that figure Wolfsohn ventured gently to mention the fact. He was a suave and smooth-spoken person, heavy of jowl and thick of neck, with big, pudgy hands, which he kept neatly manicured. There was a rasp of asthma in his voice; otherwise the soft unctuousness of his manner was like a thick oil.

Babby, quite aware of the debit balance against him, was surprised at the announcement of the exact amount.

"Am I as deep into you as all that? I'll write you a check for it, old chap, if my luck doesn't begin to turn pretty soon."

And Wolfsohn, seemingly a good fellow at heart, made no protest. He continued to advance five-pound notes at Babby's urgent solicitation, who found the social life of Singapore, though not comparable with London, increasingly expensive; in fact, inconveniently beyond the four pounds ten he received weekly in salary, augmented by occasional small windfalls from his Uncle Gideon.

The latter, however, like many men of elderly age and increasing wealth, had an erroneous conception of the financial needs of the succeeding generation at the age of twenty-two.

When Babby's indebtedness to Wolfsohn reached two hundred pounds the latter neglected to mention it. He was, if anything, more indulgently disposed toward the young nephew of the head of the Orient Trading Company. A bachelor himself, he occupied a suite of rooms at the Marine Hotel, where he gave little affairs of a mixed social and business character, at which Babby was frequently attendant. Dutch sea captains, commercial agents from Hong-Kong, South Sea traders and Sumatra merchants mingled with a less desirable and less definable group at these gatherings.

Babby had speedily perceived that Wolfsohn's ship-chandlery business was but a minor part of his manifold and ramified business interests.

He wondered that a man of Wolfsohn's importance had no dealings with the Orient Trading Company, of which, in fact, Wolfsohn never spoke.

He was uncomfortably aware of his growing indebtedness to Wolfsohn, and occasionally he devoted an unprofitable quarter of an hour to a contemplation of the fact that nothing short of a miracle would enable him to liquidate that account. Wolfsohn, however, was increasingly

"I Won't Shut Up! I Guess I Know What I'm Talking About"

accommodating; it was now a matter of two hundred and fifty pounds, but it went unmentioned. The fact was, Wolfsohn had decided Babby might have a cash value to him vastly in excess of that relatively insignificant amount.

It was not until the memorandum book showed a credit of three hundred and some-odd pounds in Wolfsohn's favor that the latter concluded it was time to take action. One hot afternoon, declaring that the veranda of the hotel was too oppressive for comfort, he had invited Babby upstairs, where they could discard their coats and smoke in comfort on the bamboo-screened balcony opening from Wolfsohn's rooms, seated in Wolfsohn's big rattan lounging chairs and looking out on the blue sea.

Presently Lazinsk, Wolfsohn's partner, strolled in, and then Captain von Norden. Wolfsohn had previously given orders at the hotel office that he was to be disturbed by no one else. Lazinsk and Von Norden did not arrive, however, until the matter of three hundred and some-odd pounds had been broached to Babby in a gentle but firm way that signified an ultimatum.

"I tell you I can't fetch it, Wolfsohn," Babby reiterated for the twentieth time, flushed of face and biting uneasily at one of his host's big cigars. "You've got to give me time!"

It appeared that Wolfsohn considered enough time had already elapsed.

"Your uncle, then ——" he suggested, and Babby jumped up in despair.

"Hang it all! Can't you see that's not even to be thought of? You don't know my Uncle Gideon."

"Ain't he got the money?" put in Wolfsohn, unperturbed.

"Got the money!" Babby bristled scornfully. "Of course he's got the money. Why, he could buy you out all the rotten old hulks you've got afloat between here and Macassar, and your old junk shop to boot."

Lazinsk's head cautiously thrust in at the door caused Babby to pause in the heat of his argument.

"Come in, Aaron, and shut the door after you," said Wolfsohn, and then turned to his embarrassed guest. "Go on, Babby; you needn't mind Lazinsk."

Babby demurred, however.

"You tink you get nuddings from your uncle? Then mebbe ve ask him—eh?" began Lazinsk, who had evidently caught the latter part of the conversation.

"Shut up, Aaron!" interposed Wolfsohn testily.

Von Norden, an old Dutch sea captain in the Java trade, entered unannounced and, without ceremony, tossed his hat on the table.

"What sort of a game am I up against?" demanded Babby, eying Wolfsohn's confrères, and disagreeably aware that the newcomers seemed quite cognizant of his embarrassing situation.

"You're up against a straight business proposition," said Wolfsohn. "Sit down, Babby, and have another drink. I'll tell you all about it. You mustn't mind Lazinsk here; he's in business with me, you know," continued Wolfsohn in his soft, wheezing tones, refilling Babby's glass from a bottle of club soda. "And Captain von Norden is a good friend who never talks; in fact, it's partly the captain's idea how we can easily straighten this little matter out."

Babby dubiously regarded the taciturn Hollander and the big, sour-faced Teuton.

"*Gezondheid!*" responded Captain von Norden, lifting his glass.

Lazinsk also grunted a guttural response, and drank. There was a moment's silence, during which Wolfsohn brought to the table and spread out a British Admiralty chart of the Dutch East Indies.

"Did you ever hear of Malasan?"

"Of course."

"Where is it?"

Babby's face broke into a derisive grin.

"You'll have to ask Captain Leech that."

Lazinsk permitted himself a gentle oath. Wolfsohn's soft manner suddenly became incisive and direct.

"That's been tried more than once—and it don't work. Malasan—it's a river, ain't it? They say Leech stumbled on it ten years ago—maybe longer, for all we can tell. All we know is that somewhere"—he tapped the Admiralty chart with his finger—"there's an island and a river which he's known about and kept to himself so tight that it's a secret to this day, in spite of all the other trading companies in the business that would like to find out. And all these years he's been calling at the mouth of that river; and that river's been pouring one long, unending flood of wealth into the pockets of the Orient Trading Company—rubber; rattans; even gold, some people say. How Leech has managed to keep the location of that place up his sleeve all this time beats the Dutch!"

Babby laughed outright at the literal significance of Wolfsohn's phrase.

"Oh, I've heard about that," he put in with a grin at Von Norden. "They've dogged and chased the Alethea no end of times; and blamed if the old geezer hasn't always given 'em the slip! My uncle says ——" Babby abruptly halted.

"Eh? Vat he say?" asked Lazinsk. The three were eying him intently.

Babby reflected a moment and then said shortly:

"Oh, nothing!"

Wolfsohn drew the familiar memorandum book from his pocket and tapped it significantly.

"If you want to cancel this little matter of three hundred pounds you can easily do it."

At sight of the memorandum book Babby frowned.

"I get you; but it's of no use, Wolfsohn. I don't know the first thing about where Malasan is—nobody does."

"You can find out."

"Can't be done!" retorted Babby flatly. "Do you think Captain Leech would tell me? Why, that sawed-off little runt ——"

Wolfsohn cut him short.

"Now look here! When you've lived a few years longer you'll know information that's worth having is not got by asking. Of course you can't get it out of Leech, or his officers either. Hanged if the old chap hasn't got their mouths battened down as tight as his own! Comes it over them, I'll bet, with that loyalty-to-the-company talk. Bah! I'd like to get aboard that ship of his for just one trip! But that's what you can do."

"Me!" echoed Babby.

"Aind't Meester Babcock your ungle?" put in Lazinsk. "Aind't der Alet'ea his boat und Leech under his gommand? By chiminy, if I vas in your boots ——"

"Here's the proposition," cut in Wolfsohn: "Go and tell your uncle you've changed your mind—decided you want to go into the Orient's business after all—want to learn it from the ground up. That's easy, ain't it? Wants you to go into it himself, don't he? He'll be so pleased that, when you suggest making the rounds of the trading posts on the Alethea's next trip, he'll agree at once. And as sure as the Alethea goes to Malasan, you'll go too.

"All you've got to do is to keep an abstract of the log, watch sharp what course is set and when it's changed—Captain von Norden will fix you up on navigation enough for that—and the day you land back in Singapore and lay down this chart with Malasan located on it, we'll forget all about the three hundred pounds; and, what's more, we'll make you a little present of one thousand pounds in cash."

Babby's eyebrows visibly lifted at Wolfsohn's concluding words. One thousand pounds—thirteen hundred, in fact! It was incredible to him that the mere knowledge of Malasan's whereabouts should be valued at such an extraordinary figure. Wolfsohn certainly must be crazy to get there.

This was the working of Babby's mind; the moral turpitude involved and the despicable part he was invited to play were not present in his thought. The thing seemed feasible enough, he found himself admitting as Wolfsohn went on, in his soft, wheezing voice, to show him how simple an affair it was. He was a clever fellow, Wolfsohn declared; he had seen that from the start. And if Babby did the trick it meant a lot of money in his pockets. It was a sheer gamble on their part.

The fabulous resources of the place might be nothing but talk—a mere hoax that had grown out of sea yarns which Captain Leech had never troubled to deny. In any case Babby's hand in the undertaking would never be discovered; in fact, would not even be suspected. What could possibly be suspicious about Captain von Norden's some day turning up at Malasan while prospecting for new trading grounds? Some one was bound to stumble on that river sooner or later; and it would not hurt the Orient Trading Company if some one did.

It would simply mean an open and fair field for all comers, and that was what Wolfsohn was after. He doubted whether he would get his money back in five years. As he had said, it was a sheer gamble; but he liked to take a sporting chance in business now and then—it livened things up. And if he lost, he would only be losing to Babby. He would not grudge Babby the money and the laugh that Babby would have on him. They were too good friends for that.

Slouched forward in his chair, Babby sat with hands thrust deep in his pockets, his eyes fixed on Wolfsohn with a kind of dubious, staring attention. Thirteen hundred pounds! A rapid calculation told him it was almost as much as his salary in the brokerage office would amount to in six years. His debt to Wolfsohn alone represented the earnings of about a year and a half; and, despite the latter's friendly, beguiling strain, he was shrewd enough to divine what Wolfsohn would do if he balked now.

He was in a box all right! He had been a fool to go on borrowing money from Wolfsohn. He might have known the fellow would take advantage of him. Hang it all, if his Uncle Gideon had not been so close-fisted with him it would never have happened! He felt injured by both alike. Well, he must look out for himself, since clearly no one else would step forward and save him at this crisis. And if Captain von Norden and Wolfsohn got their fingers into the Malasan pie, that was his Uncle Gideon's lookout. He could not expect to keep a great river under cover forever.

"It Seems, After All, That There are Times When the Truth Will Hurt More Than Help"

Perhaps the Orient Trading Company's business might shrink a few thousand pounds. What of it? The bulk of his uncle's fortune was to go to some confounded Seamen's Home that did not need it. And, as for Uncle Gideon, it would be a sort of judgment on his penny-wise-pound-foolish policy in begrudging him an allowance adequate to his needs.

However, the frown that gradually settled on Babby's brow was indicative of a concern quite foreign to these aspects of the undertaking. It involved his own personal discomfort and displeasure. It meant, in short, his absence from Singapore and the delights of city life for an indefinite number of weeks, in exchange for which he should have to undergo the tedium of life on shipboard—and on a freighter at that. In spite of the fact that Singapore was a poor exchange for London, he was loath to forgo it for this dull, uncertain pilgrimage.

"It would take a lot of time, wouldn't it?—that voyage on the Alethea?" he demanded abruptly.

"Three months."

"Less than that," put in Captain von Norden—"ten weeks."

"My billiard game would be all out of form by that time," Babby glumly reflected.

II

AT A QUARTER past four Captain Jonas Leech, of the Alethea, came on board. He ascended the accommodation ladder with a couple of parcels, wrapped in paper, quite democratically thrust under his arm and clutched in one thick, hairy fist. The broad, square-toed shoes he reserved for shore use measured his short, slow steps, and then halted abruptly as he came to the trunk standing on end in the waist of the ship. He paused to contemplate it, as though in bewilderment as to its presence there. Mr. Merrill approached.

"Mr. Lawrence Babcock's luggage, sir."

The captain's gray eyes, shaded under heavy brows, lifted for an instant to the chief officer's face, and he nodded.

"Have it stowed in the stateroom next to Griscom's," he said, and turned aft.

"Then he's making this voyage with us, sir?" persisted Merrill.

Captain Leech turned.

"Eh? Of course! Why else should he bring his trunk aboard, sir?"

The mate of the Alethea was nonplused. There was no possible answer to the question, but Captain Leech remained stock-still as though expecting one.

"Oh—of course, sir," stammered Merrill. "I was only thinking ——"

"Thinking what, Merrill?"

"That it is most extraordinary, sir," the chief officer finished desperately.

Captain Leech appeared to meditate on this reply while he stared abstractedly past Merrill's head.

"I shouldn't call it extraordinary, Merrill," he finally announced. His attention seemed concentrated on the rising and falling of a derrick forward, which he watched absently for a moment; then he turned aft without further words.

Merrill stood looking after him with a sort of exasperated, foolish grin. In the six years he had sailed on the Alethea he had grown accustomed to this sort of thing, but he could never quite understand it. In spite of his stout loyalty to the taciturn old skipper, which had become almost affection, Merrill—voluble, quick-tempered and high-strung—was sorely rasped at times by Captain Leech's abrupt and enigmatic ways.

"Never made out yet whether he thinks I'm a fool or a child," he would petulantly remark to Griscom. "At times he treats me as though I were both."

Captain Leech, however, was about to depart widely from all traditions of his past conduct; in fact, the event was so epoch-making in character that Merrill felt impelled to put it down forthwith in a letter he began that same evening to a chum in the P. & O. service, with whom he maintained a garrulous though fitful correspondence.

"We had been under way less than an hour"—wrote Merrill—"the hatches were on, and we were well away from land, and rid of the dirt and disorder that clutter a ship in port. A fresh breeze had sprung up, causing the Alethea to dip her nose a bit and sweeping the length of the deck, which had been washed down and now lay all clean and glistening in the sunset glow. I had come out from the chart room, with a binocular glass, to take a look at a brig that was passing us on our port side. The old man was standing by the rail. I was screwing the lenses into focus when he spoke up abruptly:

"'Was it "extraordinary" you said, Merrill?'

"I almost let the binocular go overboard in my surprise. He was harking back to that remark I'd made a couple of hours before.

"'"Unusual," I think you meant, Merrill,' he went on. 'However, it's no matter. I want you to look after young Mr. Babcock—tell him anything about the vessel he wants to know. Company's orders. You understand?'

"I said I did. We had a dozen or two old novels stowed away somewhere and I would look them up ——

"'No; you don't understand,' he interrupted me. 'He's along to learn the business, keep his eyes open in port, pick up what he can, get some idea of the O. T. C.'s trading stations and how things are handled there—see? Company's orders are to give him a free hand; tell him all he wants to know. You understand now, don't you?'

"I was too surprised to answer at once. From the gossip round the Company's office and what I used to hear when ashore at Singapore, he had only a polite scorn for the sea and the copra trade, in which his uncle had made his fortune—too genteel for that; in fact, he was cutting quite a swath in a very different direction. I couldn't swallow it all at once—this change of heart. More likely he merely wanted a change of air; and yet, with his dandified tastes, it struck me that one of his uncle's freight steamers was hardly his choice for a vacation cruise.

"'I suppose he'll want to learn how to run the ship too,' I observed sarcastically, quite confident that Captain Leech would miss the point. And he did.

"'Do you think so?' he came back at me. 'Of course; let him have the run of the bridge if he likes. You see, it's Company's orders.'

"'Company's orders be damned!' I said to myself. What I saw was that we were in for ten weeks of plain nuisance. Bad enough to have him at mess three times a day; but to have him puttering about the bridge, bothering the quartermaster for matches or trying to hobnob with the officer standing watch —— I wondered how the old man himself really felt toward the prospect of this official incubus on our hands!

"He had turned away to the rail to gaze absently at that brig, which was now nothing but a bit of pink glow where her sails lifted out of the gray dusk. I thought he was done speaking, but he suddenly came back to me. He wanted to know about young Babcock. There were tales that had reached him. Lively young scamp—round the cafés a lot, he had heard; not at all like his Uncle Gideon. Very strange! Had I heard anything like that?

"I was just vexed and disgusted enough with the prospect to let fly with everything I had to tell. With a free hand I sketched Babby's life in Singapore, drawing on my imagination a little; but one had to do that to make any sort of impression on Captain Leech. He's so dense, you know. And even at that I didn't. He heard me out without comment, cleared his throat a couple of times, and went off without a word.

"We had our first experience of Babby at dinner, when he sat togged out in a smart dinner jacket at the right

of the captain's empty place. Our fellows were a trifle abashed at this invasion of our little circle by the nephew of the head of the line; but he was quite at his ease and on familiar terms with everybody at once, reeling off a fulsome strain of shore stuff, which we listened to with silent, diffident politeness.

"And, in his fashion, he made headway. He abused Lo San, the Chinaman who served the table, into an instant and painstaking care of his wants; discovered that Witherspoon, the second engineer, played checkers; confided to us all that he had certain big ideas of his own, not yet quite matured, for the rejuvenation of the O. T. C.'s Polynesian trade; lavishly offered his cigarettes to the whole table, and declared he would treat us to a great banquet when the Alethea got back to Singapore.

"Meantime he was there to learn all he could; and he hoped, like good fellows, we'd help him out. Whereupon, with a sort of lordly wave of his hand, he got up from the table and made his swaggering exit to the deck.

"When I followed, a few minutes later, I got a glimpse of him talking to Captain Leech on the bridge, his head bare, his dinner coat thrown back expansively, the fiery end of a cigarette flashing in his hand, as he poised himself alternately on his toes and heels, and gestured in an impressive manner and with a sense of his own importance. Captain Leech, quite a head shorter, stood looking up at him and listening with a bewildered, appalled attention.

"I wondered what he was making of that verbal tirade, into which he could hardly have edged a word."

Merrill's letter at this point was abruptly interrupted. Captain Leech had thrust his head in at the door of the chief officer's stateroom.

"Oh! Writing, are you?"

Merrill dropped his pen in astonishment and stood up. It was a rare occurrence for the captain to seek him out in his own quarters. As though in explanation of his presence he announced:

"I've been having a talk with Babcock."

He sat down on the edge of Merrill's berth and began thoughtfully stroking Mikado, the big Maltese cat, which was curled up there.

"And how does he impress you, sir?" the chief officer mockingly inquired, gathering up the pages of his letter.

Captain Leech pondered the question, while Mikado's loud purring filled the interval.

"Extraordinary young man, Merrill—extraordinary! Not at all like his uncle. May have his good points though."

"Very fluent talker," Merrill maliciously instanced.

"Um-m, well——" He hesitated. "'Fluent,' did you say? Yes, he is fluent." He continued to stroke the cat, and then added: "Can't blame him for that though. It comes natural to him, I suppose."

The cat got up on all fours, arching its back under the captain's hand and luxuriously stretching its paws.

"Very young, Merrill—you understand! Needs guidance, that youth does—careful handling, just like a ship leaving port. Wants a steady hand at the helm at the start, an older head that knows the harbor and the channel. All right after the open sea is reached."

He was so gravely in earnest that Merrill felt a little abashed; and any jocular rejoinder was completely silenced when the captain went on to describe, in his slow, ponderous way, his interview with Gideon Babcock. The chief officer could imaginatively picture the two white-haired men, comrades and colleagues for over a generation, talking together in the little private room of the Orient Trading Company's offices. It seemed that Gideon Babcock had about despaired of the boy, who had somehow slipped away from his influence and control. He had no children of his own—no one to pass things on to except this nephew, who scorned the sea and its traffic.

And now Babby, to the old man's astonishment, had abruptly come forward and declared his wish to go into the business. The boy was coming to himself at last, his uncle dared to believe. He hoped it would prove no passing whim. If only the boy's interest could once be awakened and held! He was smart enough. There might be a Babcock yet to fill his place when he was gone. He was putting him aboard the Alethea—it was the boy's own idea—and depending on Captain Leech, his old lifelong friend, to do all that could be done.

"Hoped I'd look after the boy as though he were my own," Captain Leech recounted, stroking Mikado, now ensconced in the skipper's lap. "Quite touched, too, he seemed by it all. You can understand that, can't you, Merrill?"

The chief officer nodded:

"It's very good of you to tell me all this."

"Um-m, well, I thought you should know. You understand now, don't you? We must do what we can."

The captain deposited Mikado carefully in the berth and got up to go.

"By the way, Captain Leech, are we to call at Malasan this trip?"

"Malasan? Of course! What a question, Merrill!"

Captain Leech departed without another word, leaving Merrill shrugging his shoulders and thoughtfully regarding Mikado.

A faint ribbon of smoke, tenuous and evanescent above a wide sapphire sea, marked the progress of the Alethea as she made her various ports of call. For three weeks the little vessel was repeatedly touching at the mouths of obscure rivers and putting in at innumerable bays, where native villages lay screened behind palm-fringed shores or clustered boldly about the gaunt white stations of the Orient Trading Company. Like a bee roving from one flower to another, the Alethea passed from island to island, pausing to gather her cargo and then steaming on.

Babby had soon grown heartily tired of it—this monotonous sequence of dull, uneventful days, placid skies and smooth seas. It was a stupid life to be cramped up aboard an eighteen-hundred-ton freight steamer, with a Malay crew, and only half a dozen white men to talk to, who were rather a dull lot at that. The landfalls alone offered a momentary respite. Babby would appear on deck sprucely attired, ready to go ashore in the small boat and fraternize with the O. T. C. agent during the deadly hour or two in which the Alethea was putting off and taking on her freight.

"God-forsaken hole you've got here!" Babby would declare, sipping a drink with the Company's agent on the porch and casting an eye toward the bare, uninviting interior of the little bungalow. "Just the same, it's a great joy to get away from that damned vessel." And he would stretch his arms, light a fresh cigarette, and stare impudently at any Malay girl who might chance to be passing.

"Your first trip?" the agent would politely inquire of the nephew of the head of the line.

"Yes; and my last. . . . Not bad—this stuff; some native drink? . . . No; you'll not catch me on another wilderness jaunt like this. I wonder how you chaps out here stand it! . . . Ever get back to Singapore? . . . Next time you do, be sure to look me up. I'll take you round. I'll show you everything, from the Singapore Club to the Chinese gambling joints. And we'll celebrate the occasion. Sure we will! Remember now, will you?"

Then, linking arms with the agent, he would make his swaggering, tardy return to the beach, where the small boat impatiently waited, while the Alethea, with anchors dripping, had meantime been whistling one warning blast after another into his indifferent ears.

On board the Alethea, Merrill would be storming impatiently to the second officer:

"If this were my ship, damned if I wouldn't sail without him! . . . Good riddance for a couple of weeks—pick him up on the return run. . . . Well, there he comes at last." Then, crossing the bridge to Captain Leech: "Mr. Babcock's coming now, sir."

And Captain Leech, out of a seemingly infinite patience, would answer:

"Very well, Merrill."

It was growing daily more obvious that Babby's apprenticeship in the business of the Orient Trading Company was nothing but a colossal farce. The ship's officers grinned significantly at one another behind his back. Captain Leech alone seemed unaware that whatever ambitious resolves Babby had begun the voyage with had long since been dissipated, and that he served out his days of exile in complete indifference to the ship life about him.

It was not until the magic word "Malasan" began to fall occasionally in the interchange of talk between the ship's officers that Babby began once more to manifest an interest in things and woke to a new and strange alacrity.

"Look there, Merrill!" said Captain Leech, after Babby had spent the greater part of an afternoon on the bridge. He had taken it into his head to quiz the captain at great length on various matters of navigation; and the latter had explained the compass to him, showed him how the log was kept, and how the ship's run was reckoned from the count of the revolutions of the screw. "Look there, Merrill!" And Captain Leech nodded. Babby had relieved the quartermaster and was serving a turn at the wheel. "Make a sailor of him yet!"

Merrill did not answer, but went away with a frown; and a little while later he came on Griscom directing some hands who were threading new lashings into some deck awnings.

"See here, Griscom, has it struck you that young Babcock has suddenly taken an awful interest in the navigation of this boat?"

"Why, yes—now that you mention it," answered the second officer.

"We make Malasan next," said Merrill significantly.

"Eh? Well, what of it?" asked Griscom uncertainly.

"Oh, nothing!" retorted Merrill sarcastically, and flung aft.

He was provoked that the suspicion which had definitely arisen in his mind was so vague in character that he could not formulate it, even to himself. A feeling had been slowly growing on him that Babby was aboard the Alethea for no good purpose. From the start he had resented Babby's presence on the vessel, and it was Malasan that Merrill was thinking of—the secret he had been proud to share and jealously to guard year after year.

Babby's visitation of it was like a profanation of sacred ground. He could not possibly conceive that Babby would keep quiet about it. Once back in the Singapore cafés, the youngster would be swelling with pride and importance—he had beheld the fabled, mysterious El Dorado and his

(Continued on Page 30)

Like a Bee Roving From One Flower to Another, the Alethea Passed From Island to Island

ENGLAND'S WAR-MAKERS

By SAMUEL G. BLYTHE

DECORATIONS BY HENRY J. SOULEN

ON A DAY in late September, 1914, one of the subeditors of the London Daily Mirror came into the office of the editor in charge, holding a photographic print in his hand.

The subeditor walked to the desk of his chief, held the print before the eyes of that dignified person and spoke, saying whatever is the British equivalent for:

"What do you know about that?"

The Mirror is mainly a picture paper, and it has photographers in all parts of the world. At that precise moment it had photographers in all parts of the war. Consequently the editor in charge and the chief editor spent many hours passing on prints, selecting those that should go into the paper and those that should not go. Naturally the editor in charge was bored by pictures. He was fed up on them. Every ten minutes, night and day, a subeditor or an art man or a picture man trotted in with prints of photographs of war scenes. To that editor in charge the war seemed to be nothing but a never-ending flood of pictures—pictures of ruins, ruination and death, and desolation and disaster.

"Well, what is it?" he growled. "What is it?" And he stuck his glasses on his nose and looked.

He saw the picture of a man of forty, clean-shaved, wearing a sort of uniform jacket, hatless, holding a napkin and gazing up into the air.

"Hah!" he said. "Winston, is it? Our versatile friend, the boss of the navy. And where was the picture taken?"

"In Antwerp," replied the subeditor.

"In Antwerp!" the editor in charge repeated, his astonishment showing in his voice. "What's he doing in Antwerp? I didn't know he was there."

"Nevertheless," the subeditor said, "this picture just came in with a lot from Antwerp, and it was taken there, in front of the San Antoine Hotel."

"In Antwerp?" questioned the editor in charge sharply. "Are you sure?"

"Certainly. The picture just came from Antwerp by messenger and was snapped there two or three days ago."

"Right!" said the editor in charge. "Leave it with me and I'll talk to you about it later."

He looked at the picture for a long time. It was authentic enough. He knew the photographer and he knew Churchill. He had not heard of a visit to Antwerp, then about to be besieged by the Germans, by the head of the British Navy. Nor had anyone else probably save the officials, for not a word had been said or printed about that visit. It was a good picture, an interesting picture, and had a large news value. He wanted to print it—he ached to print it—but he had had his dispute with the censor, and he knew he might let himself in for a world of trouble if he printed the picture without permission.

The Cut-Up of the Cabinet

SO HE sent the picture to the censors, and was coldly informed that any presentation of the fact, pictorially or otherwise, that the Right Honorable Winston Churchill, First Lord of the Admiralty, was in Antwerp, had been in Antwerp, or was likely to be in Antwerp in the future, would be contrary to the general welfare, and would be visited with condign punishment.

The editor in charge put the picture by. He watched the afternoon newspapers, and the morning newspapers next day, and the other picture papers. So far as these mediums of information knew or said, the Right Honorable Winston was about his duties up in Whitehall, and not in Antwerp at all. The picture, face up, was on his desk for a couple of days, and the editor looked at it many times and sighed over the loss of his beat; but he knew what war is as well as any person, and he knew what censors are, also.

Then one day, hit by an inspiration, he did some talking to the censors, and next morning printed the picture of the man of forty, clean-shaved, wearing a uniform jacket, hatless, holding a napkin in his hand and gazing up into the air! He put this legend beneath the reproduction: "An Unconventional Picture of the First Lord of the Admiralty." There was no mention of Antwerp. There was nothing but that line. People looked at the picture, smiled, wondered what stunt Winston was up to now, and forgot it.

Then, a few days later, they all remembered the picture, for the official announcement was made that Churchill was in Antwerp, that he had taken some British marines and naval reservists there, and that he had been active in such defense as was made of the city against the Germans.

Whereupon the editor in charge smiled, the photographer had a note of thanks, and the First Lord of the Admiralty came home to London to read, in some of the papers, bitter attacks on him for dabbling in Antwerp affairs, and for trying to stem the German tide at that place with his handful of marines and reservists.

Those attacks did not freeze the First Lord of the Admiralty. He is the most resilient of all the British statesmen. He bounds back. And the editor in charge need not have put that word unconventional in the line under his picture, for, though Churchill is as conventional as a china egg when necessary, as it mostly is in his job, he likewise is the most unconventional of all the war-makers in England.

Churchill is the eternal youth of the British Cabinet. He is the forever boy. I do not know what happened at Antwerp when he ran out from his luncheon, with his napkin in his hand and without his hat, to look up at the sky. Probably some one came along and shouted: "A Zeppelin!" Antwerp was nervous in those days. I happened to be there about the same time—a little before. There had been two visits by the Germans in dirigibles and two droppings of bombs. Other aërial enemies were expected. The whole place had a case of nerves.

One night when a lot of us were sitting in the Saint Antoine in the dark—for the strict regulations of the military authorities forbade lights after eight o'clock, and one tiny electric light bulb, shrouded in black muslin, was doing its little best to shed a few rays on the somber party, and not succeeding—there came a whirring sound from the street.

A man galloped down the long, glass-inclosed corridor, upsetting chairs in the dark and shouting: "A Zeppelin! Hear it? A Zeppelin! They're coming again!" And we all scrambled out through the gloom—to find that the whirring noise came from a racing engine in an automobile in the street. And we were all scared. In those days in Antwerp the backfiring of an automobile meant that the bombardment had begun.

Probably some such noise brought Churchill to the street on the day the photographer made the unconventional picture of him. The eternal boy, chafing no doubt over the enforced inactivity of his ships, hurried to Antwerp to have a hand in that affair, commandeered a lot of London busses, then at Ostend, and brought his marines and his jackies down to Antwerp to help hold back the German besiegers.

Is that not an example of modern warfare? Think of taking fighting men to the front in London omnibuses! But the roads from Ostend to Antwerp are smooth and good, the distance is not great, and the busses clip along at a lively rate; so the boy put his fighters in the busses and away they went gayly on this gay adventure.

Of course it did not turn out very well. Churchill, as he was sternly informed by several of the London newspapers, did not have enough men to help, and his advent and the advent of his contingent merely delayed the inevitable and caused some unnecessary damage to the place by German shells.

It is said that Churchill would not allow the authorities to surrender the city when they wanted to; but I know nothing about that. What concerns us is that he, off his own bat, started out and carried through this little expedition, and that he paid no more regard to the protests of his Cabinet colleagues than he did to the criticism that came afterward.

Suppose Kitchener had been there at luncheon, or Asquith, or Grey, and word had come of the approach of a Zeppelin, as probably word came to Churchill—or word of some aërial disturbance, at any rate. Do you think Kitchener or Asquith or Grey would have rushed pellmell to the street, napkin in hand, to look with youthful interest at the sky? Not much!

I can see Kitchener rising from his seat, carefully putting on his hat and walking sedately to the door. And Asquith would have put his hands on the side of his chest, drawn a couple of long breaths, and adjusted his topper; while Sir Edward Grey would have been in a pale cast of thought after he sedately arrived, and probably would have his hand on his forehead, signifying concentration and deep diplomacy.

Churchill skipped out and took his napkin with him; and that was Churchillesque, because he has not lost the enthusiasm of youth, though he tries hard to make us believe he has by studied pose and attitude, and by the assumption of an air of intense and serious consecration to the work at hand, which is the bearing on his shoulders of all the burdens of the Empire.

Churchill the Versatile and Amazing

AN AMAZING youth—for he will be a youth until he is seventy—an amazing and a versatile youth! His mother an American and his father a statesman of parts, he has been before the public since he left school, one way or another; and now, by the sport of circumstance, he is the directing head of the British Navy at the very time that armada is hoping to be called on to make good the boast that Britannia rules the waves.

Himself a soldier in his early days, he is now at the head of the tremendous naval arm of Britain's defense; and if he could have his way he would be on the bridge of the most powerful ship when the fight comes—in the thick of it; and assuming command, or trying to, for it is quite possible Sir John Jellicoe would not allow much of that sort of thing.

He has been down in submarines and up in airships. He has skittered along in hydroplanes, and he has been in the turrets when they were firing the big guns. He has experienced every thrill the navy can offer, and the navy's stock of thrills is not small; and with it all he has had the courage and the nerve to hold fast to his program and to get his ships ready. There was no delay in the navy when this war began—not a second. Churchill saw to that. He arranged that great review at Spithead not long before the war, and when the call came he had his ships prepared to sail grimly out to sea for the work that ships have to do.

Churchill was ready. He had his review and he spent seven million five hundred thousand dollars in preparations, on his own initiative, for it. When the time came it took only a few telegrams to start that mighty engine of destruction. Churchill passed the word and the ships went silently to sea, cleared for action.

I saw a letter from an English naval officer who was on a ship in the Mediterranean late in July. The sailors were peacefully plugging along, not thinking of war, when the warning came. It was brief, that warning, but imperative. It meant war. It meant to strip the ships for action.

Clearing a warship for action is one of the most interesting sights. They strip the ship. They throw overboard every movable wooden thing, lest shells should splinter the wood and do more damage to the men than the shells themselves. They remove every nonessential. They make the ship ready to be either triumphant or a tomb. If she wins they win with her. If she sinks they sink with her.

The warning came. Those ships in the Mediterranean were stripped for action—cleaned down to the bare fighting bone. Then for two days they cruised about, not knowing what had happened. These sailors, on their stripped ships, did not know with what country Great Britain was at war or was going to be at war. They cruised about warily, waiting for the word.

Imagine the strain of those days! Any ship that appeared might be the enemy or might not be. Churchill knew what was coming. He had his ships ready. Then, when war was formally declared, he sent that word, and there was not a minute's time lost. The big ships took their posts. The British Navy was on the job.

That review at Spithead will rank as one of the great tactical achievements of the present war. It was held some time before war actually was declared. It was announced as a gathering of the fleet for review by the King; and there were ordinary naval maneuvers, a little more extensive perhaps than the usual review, merely because the King, himself a sailor, desired to see as many of his ships at one time as possible.

So they came in—superdreadnoughts, dreadnoughts, cruisers of the various classes, destroyers, torpedo boats, gunboats, submarines, supply ships, hospital ships, colliers, and all the sailing gear that goes to make a fleet—and the King went down and reviewed them, stretching miles and miles off Spithead. The bands played and the ships were gay with bunting. It was a festive occasion. There was the pride and glory of Great Britain; her sure shield against foreign invasion; her mighty floating fortresses to maintain and hold her supremacy on the sea.

Youthful, But Always Effective

AFTER the ceremonies were over the King went back to his palace, but the ships stayed on. They fitted and refitted. They made themselves even more somber, with their gray paint. They took aboard vast stores of this and that. It was merely the annual outfitting. Presently they would be sent to their stations—presently. There was no hurry. Why rush them off when they had been gathered at such great expense? It might be well to let them get acquainted. So they dawdled about apparently, day after day; and they were not dawdling. Then one night the word came, and they sailed away compactly, preparedly, ready for any eventuality.

Well, that was Churchill, the eternal youth. They laughed at his enthusiasms and at his exaggerations, but his navy was ready. He did not curb his imagination by any argument based on the it-is-impossible idea. Everything is possible with Churchill. He saw war coming, and he did not try to avert it by shutting his eyes. Instead, he opened his eyes to their widest; and he was in a position to say to his King, "Sire, my ships have sailed!" ten minutes after the event.

Every sunset is the most wonderful sunset to Churchill, and every time the sun sets it sets for him personally. Everything is epochal to that young man. Like the chamois skipping from peak to peak, Churchill skips from epoch to epoch, and is the epochmaker—he thinks. They criticize him—some; laugh at him—some; but they all admit his ability. He can talk. He can write. He has courage. He has brains. He can be adaptable. He can be as flighty as a sophomore. He poses. He adores publicity.

There was a note of this in a speech he made late in November in the House of Commons. He said, in effect, that if the Prime Minister was dissatisfied with the work of the Admiralty it was for the Prime Minister to relieve those in responsibility. That came about from the various losses sustained by the British Navy—including the Audacious and the Bulwark.

You see, the Empire has spent millions and millions of pounds on the navy. It has gone along building this tremendous fleet on the theory that the fleet should win Great Britain's part in any war; and probably it would if it had any opponents. The difficulties of Churchill come not from any weakness or lack of power of the fleet, but from the lack of an enemy on which to exert that power. German submarines sink English ships, but English submarines can sink no German ships because there are no German ships to sink.

When a nation has spent a few billions in building and maintaining a navy to do things in case of war, there is not likely to be any very deep inquiry into the underlying reasons for inactivity when that war comes. Blockading a coast and protecting commerce are utilitarian procedures and not glorious and victorious clashes at arms. It is ironical that the British Army—not large—should have so effective a part in this war, while the British Navy, the greatest and most formidable in the world, should have had little more than chores to do thus far. And Churchill gets the full force of that irony. He is the governmental head. And can you wonder that all his hours are filled with the wish that the Germans shall send out their ships to do battle?

Then there is Kitchener. Now Kitchener, about whom I have already written in these columns, is known to all the world as the man who is colder than a wedge. The Prime Minister is not that sort of man at all. Asquith is neither cold nor remote. To be sure, the Prime Minister of Great Britain is not and cannot be hail fellow well met to all comers; but when it is time for Asquith to be genial and companionable, he is as genial and companionable as need be. Asquith likes the good things of life.

Once, at a luncheon of men concerned with getting news of the war to this side of the world, complaint was made to the Premier about the rigors of the censorship. Asquith listened, half smiling; and there was a twinkle in his eye. After the tale of woe had been told, Asquith said: "But, my dear sir, why need you complain? I, too, am a victim of the censors. They held up my Guildhall speech for several days, I understand. I appreciate your difficulties, for I have suffered; and we must make common cause of it all." Everybody laughed and the conversation was continued on other and less vexatious lines.

"This man," said a friend, when presenting me to the Premier, "represents a periodical with more than two million circulation each week."

"My dear sir," the Premier exclaimed, "how fortunate I am that I have no such circulation to contend with over here!"

Asquith really is a marvel. He has held that government together for seven years, and it has been a majority composed of warring and contentious elements, a mixed coalition. In the common acceptation of the term he is not a politician, but in reality he is one of the most skillful politicians. The thing about him that impresses one is his great head and his heavy face.

It is not a face of fine lines, like the face of Sir Edward Grey, who looks like an ascetic. Asquith's face is big and almost square. The forehead is high and the eyes are wide apart. His nose is broad and his lips are full. His chin is heavy and there is a broad spread to cheek and jowl. They tell me his is a typical Yorkshire face, and it may be; but it denotes power and ability, and so does every slow word he says and every slow movement he makes.

A Ruffled Hat Over a Clear Head

I HAVE heard him make three important speeches in the past two years and several lesser ones. I have heard him answering questions on Question Day in the House of Commons, and there are two vivid impressions of him. The first is power and sureness. He knows what he is talking about. Albeit he can be as dexterous as any person in getting out of a perplexing situation, and can be as abrupt and as cold as anyone if he sees fit. When he is talking he gives the impression of surety of position, of grasp of subject. His voice is full and deep and has just a suspicion of the broad Yorkshire accent in it. When I hear him talk I always think of him as of a very learned judge handing down the final word in some great cause. Power! That is the impression Asquith creates—power and sureness.

He is a bit careless about his dress—that is to say, he is not groomed to the minute. His trousers generally bag a trifle, and his coat shows a wrinkle or two. His hair is somewhat ragged at the ends and the back of his neck is usually fuzzy. He gives the impression of wearing clothes for the strictly utilitarian purpose of keeping himself covered, and not for the sake of the clothes themselves. The nap on his high hat ordinarily is ruffled. He is a bit mussed everywhere except in his head. That brain behind his big, ruddy forehead is clear and logical. His trousers may be bagged, but his intellect is not.

Lloyd George, the Chancellor of the Exchequer, or Secretary of the Treasury, is the most effective political speaker I ever heard. There are few stump speakers in the world who can equal this little Welshman—not two. He has fire, magnetism, humor, eloquence; and he carries conviction. He has courage and he has adaptability.

Lloyd George is a small man with a big head. A rather ragged mustache conceals a continual smile—a rather quizzical, rather paradoxical smile. His forehead bulges and his cheekbones are high. He is not more than five feet six and weighs probably about a hundred and forty or fifty pounds. When they come to distributing titles in England they will hand the affectionate one of Little Giant to Lloyd George. That is what he is.

(Concluded on Page 46)

THE GAS WAR

By WILL PAYNE

ILLUSTRATED BY F. R. GRUGER

NOBODY connected with the gas business was dreaming of war when the following trivial incident occurred at the Cairo Club:

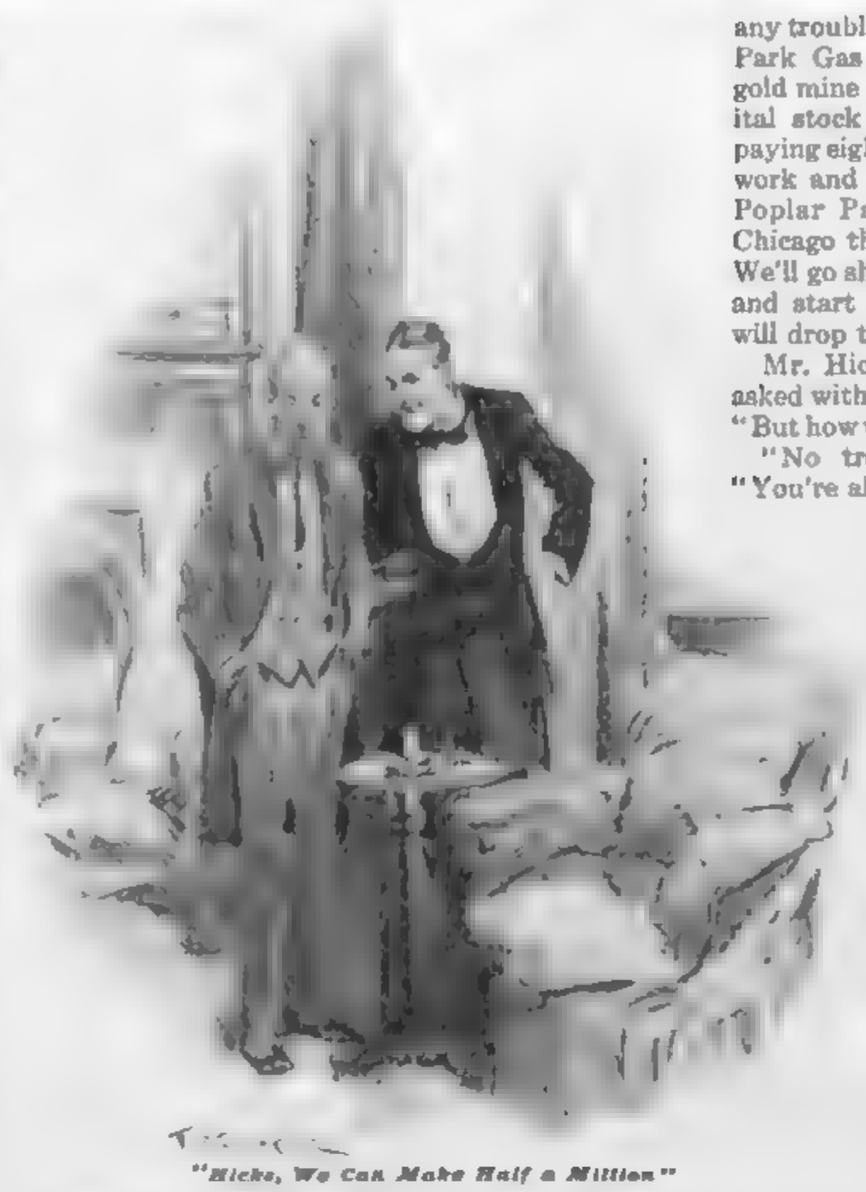
Young Penfield, shuffling the cards, nodded toward a round, green-covered table in another part of the room and said aside to Elmer Furbush: "See that chap with the bristling whiskers over there?"

Furbush looked over and replied: "You mean Hicks?"

"Sure, Hicks," said Penfield. "Well, he owns the Five Brothers Dental Parlors. I get that straight." Whereupon the young man grinned broadly.

"The devil!" said Furbush in surprised appreciation of the joke; and that was the beginning of the gas war.

The Cairo Club—as Chicagoans whose memory goes back that far will recall—was simply an arrangement for the convenience of gentlemen who wished to indulge in a stiff game of poker amid pleasant surroundings and untroubled by thoughts of the police. Furbush was a member and habitué. Of late he had been playing heavily and in poor luck. The flyer in wheat that he had foolishly undertaken had turned out unfortunately also, and with prodigal personal expenditures he was close to the bottom of his pile.



"Hicks, We Can Make Half a Million"

For that one day the Five Brothers Dental Parlors was in the public eye. The concern occupied the whole second story of an old building on Washington Street, with an enormous sign across the front, and its advertisements appeared regularly in the daily papers. An elderly and mentally incompetent lady from Lake Forest had slipped away from her attendant on State Street and wandered down Washington until her attention was arrested by five sets of false teeth that opened and shut automatically in a glass case by a stair doorway. Her feeble mind connected these fascinating objects with the stair, and she went up. An operator in the dental parlors took the three dollars and sixty cents in her purse, thrust her into a chair, and calculated, after a hasty examination, that the gold crowns, bridges and fillings in her teeth must be worth about a hundred dollars. Whereupon he gave her gas and extracted all her teeth. Whether she would survive the experience was then uncertain. The police had learned that there never were any five brothers, but had been unable to learn who the proprietor of the dental parlors was.

Naturally the little incident aroused Furbush's curiosity. He knew Hicks casually as a fellow gambler and had often remarked his odd appearance, for his eyes were set near together, his head was tall and narrow, and a set of wiry whiskers stuck stiffly out from each cheek—as though his tall head might tip over if it didn't have the broad base of the whiskers to stand on. He had an indefinite impression that Mr. Hicks was a wealthy manufacturer of toilet articles and lived out in Poplar Park. He easily learned that out in Poplar Park Mr. Hicks was regarded as a most exemplary citizen and was a director of the Poplar Park Gas Company. After meditating upon that for some days he cultivated Mr. Hicks' acquaintance.

One evening they were in a quiet corner of the Cairo Club. The fact that they were not playing was sufficient evidence that they had something very interesting to talk about.

"Hicks, we can make half a million," said Furbush.

Mr. Hicks put a hand up to his spiky whiskers, his little eyes twinkled brightly at Furbush and his sharp nose seemed to twitch. A rat that smelled cheese but had heard of traps might look that way.

"Here's the Metropolitan Gas Company," Furbush continued, speaking rather under his breath. "It's got fifty million dollars of liberally watered stock and it's busting its suspenders just now putting through this deal to absorb the Electric Light Corporation. It don't want any trouble. And there's your Poplar Park Gas Company—a snug little gold mine with a million dollars capital stock and not a cent of debt, paying eight per cent regular as clockwork and earning more. Now that Poplar Park has been annexed to Chicago there's room for a gas war. We'll go short of Metropolitan stock and start one. Metropolitan stock will drop twenty-five points."

Mr. Hicks' eyes twinkled and he asked with a kind of hungry caution: "But how would you start a gas war."

"No trouble," Furbush replied. "You're already a director of Poplar Park Gas. Slide round and pick up all the proxies you can for the annual meeting. I'll buy some stock and get all the proxies I can. At the meeting we'll combine our votes and elect you and me and one other man that we can depend on. That'll give us a majority of the five directors. Of course we'll make the war as much newspaper talk and as little fighting as possible."

"Quite a lot of that Poplar Park Gas stock," Mr. Hicks commented thoughtfully, "is held by women who have inherited it."

"Well," said Furbush calmly, "I'll attend to them."

Strangers in Poplar Park were sure to be informed that the First Methodist Church was the one that had the money. Its sandstone edifice was severely plain in design—just a parallelogram with a steep A roof and a square tower at the corner surmounted by a stumpy steeple. The interior also was unadorned save by a large, plain, stained-glass window to the memory of James Beck, who, as chairman of the building committee, had opposed all frivolous and expensive concessions to worldly taste. The most church they could get for their money, without throwing anything away on mere frills, had been his guiding principle.

The windows, except the stained-glass one, were open this Sunday evening in June, for the church was still lighted by gas, which made it warm. Many women softly waved fans, while men surreptitiously dabbed their moist faces with Sunday handkerchiefs. Nicholas Lowden, holding his four feet eleven inches manfully erect as he rolled out the closing hymn in a loud tenor voice, had an unhappy suspicion that his high and shiny collar, crossed by a white-lawn tie, was wilting. But marching out with the congregation, in beautifully polished patent-leather shoes, precisely creased trousers and a smothering Prince Albert coat, he smiled and bowed decorously to right and left, or paused to squeeze a female member's hand with respectful warmth. In three weeks he had scraped acquaintance with half the congregation. Carrying his glossy silk hat at a level with his left shoulder, as though it were some sort of symbol, he passed into the vestibule and immediately wreathed his face in a broader, warmer smile, for two ladies were there apparently awaiting him. Both were bony, angular and aging. They were Miss Lavinia Beck and her widowed sister, Mrs. Almira Peckham, sole heirs of James Beck, deceased. Nicholas accompanied them home.

The Beck residence dated itself as of the seventies, being a perfectly square two-story brick structure with a mansard roof and a square tower in front. The veranda pillars were cast-iron imitations of tree trunks. On this veranda, sitting on the edge of an abominably uncomfortable rustic chair, Nicholas addressed the sisters with friendly earnestness.

"You see, the Metropolitan Gas fellows are sending their agents round here on the sly, snooping round among holders of Poplar Park Gas stock, picking up fifty shares here, a hundred shares there. As soon as they get a majority, you know, they will take control of the company. Then they'll shut off dividends, pile up debts, let the plant deteriorate. Then, after a while, they can buy up the rest of the stock for a song. Suppose they give two hundred dollars a share for half the stock and one share over; and then, after they've depressed the company, get the other half, minus one share, at fifty dollars a share. My goodness, you see the whole stock, in that way, would average 'em only a hundred and twenty-five dollars a share. And don't make any mistake, ladies," he added gravely. "In buying up the first half of the stock they'll go to business men who can protect themselves. It will be ladies like you who'll get left."

At which Miss Lavinia Beck, to whom as the elder and stronger character he chiefly addressed himself, gripped the arms of her uncomfortable rustic chair and regarded him with alarm.

"Now what I'm trying to do," Nicholas continued in his softest accents, "is to get the stockholders to stand together and not sell a share for less than two hundred and fifty dollars. I'm sure we can get that if we'll just stand together and make certain that the directors are acting in our interests. I'm sure I wouldn't sell my stock for less than two hundred and fifty, and I don't see why anybody else should."

"I quite agree with you, Mr. Lowden," said Miss Beck firmly.

Taking a dulcet leave of the two ladies, Nicholas pattered briskly up the avenue stroking a side whisker and smiling contentedly to himself—partly because his business was progressing satisfactorily, partly because this was his first silk hat and he thought it rather fetching.

Meanwhile, most unobtrusively, another factor had appeared in the gas situation—a factor answering to the name of Ulysses Pettingill and describable as a fat young man who looked so dull and solemn that people trusted him instinctively. To suspect him of guile would be like attributing that quality to a large red barn. Having laid a foundation of casual acquaintanceship through Director Hicks he appeared one day in the office of Adam Terwilliger, over Wexford's grocery, on Shiloh Street.

It was a decidedly shabby office, for Adam Terwilliger was a decidedly canny person, but not one who could be misled through greed. Anything that savored of speculation was abhorrent to him. Six per cent on a good first mortgage completely satisfied him—or, for once in a way, a sound investment in good dividend-paying stock like Poplar Park Gas. Yet even then he really preferred his first mortgage and six per cent. If you had shown him a million dollars in virgin gold in a mine he wouldn't have given you a cent a share for the mine stock. He would simply have shrugged his big shoulders—covered by a well-worn coat that originally cost six dollars—dragged his fingers through the tangle of his grizzled beard and said that mining was not in his line. He frankly expressed the opinion that people who trusted strangers ought to lose their money, and he defined a stranger broadly. For instance, after he had known a man day by day for five years he might go the length of identifying him at the bank.

"You see, Mr. Terwilliger," said Ulysses in his ponderous manner, looking over at the old gentleman with owlish solemnity, "I represent some gentlemen who wish to make an investment in Poplar Park Gas stock. I'd like to pick

Alderman McDougal Introduced an Ordinance Providing That the Price of Gas Should Not Thereafter Exceed Twenty-Five Cents a Thousand Feet

up several hundred shares, but I find the stock pretty closely held. I'll pay two hundred and fifty dollars a share."

Mr. Terwilliger had paid one hundred dollars a share for his stock, and at various times had entertained doubts as to whether it hadn't been a rather reckless investment. He promptly accepted the offer for his two hundred and fifty shares.

"I will pay you fifty dollars a share now," said Ulysses, producing a checkbook and lowering his voice somewhat, with the gravity befitting a business man in the presence of a checkbook, "and the balance in thirty days. You can deposit the stock in the First National Bank, with instructions to hand it over to me when I pay the other two hundred dollars a share. Is that satisfactory?"

Certainly no prudent man could object to that, and Adam immediately signified his assent.

"If we succeed in getting a thousand shares or more," said Ulysses, pursing his little mouth so that it looked like a pucker in a cheese and laying his open checkbook on a corner of Adam's time-stained walnut desk, "we will feel that we are entitled to one seat in the board of directors. I'll want you to give me a proxy, therefore, so I can vote this two hundred and fifty shares at the annual meeting."

Adam hooked his fingers into the thicket of his beard and considered it, while Ulysses waited with poised pen. Surely, he reflected, no sane persons would pay down fifty dollars a share unless they meant to complete the purchase, and if they did complete the purchase, then his interest in Poplar Park Gas would be ended and he would care no more who was elected director than who was elected mayor of Oshkosh. So again he assented.

Ulysses Pettingill next appeared in the office of Jim Morris, a very smelly office, for Mr. Morris' main business was in the horse line and the office occupied a corner of his extensive livery stable.

"You see, Mr. Morris," said Ulysses gravely, "I represent some gentlemen who wish to make an investment in Poplar Park Gas stock, provided they can pick up about a thousand shares. I am paying two hundred dollars a share for the stock. Adam Terwilliger has just deposited his stock in the First National Bank, to be turned over to me on payment of two hundred dollars a share. I see you hold seventy-five shares, and if you care to accept that price you can deposit your stock on the same terms."

Like many other residents of Poplar Park, Jim Morris had a profound conviction of Adam Terwilliger's business sagacity. He took the precaution of making inquiries at the First National Bank, where he learned that Mr. Terwilliger had indeed deposited his gas stock, with instructions to hand it over to Mr. Pettingill on payment of two hundred dollars a share. So he deposited his seventy-five shares on the same terms, and readily signed a proxy like the one Ulysses showed him from Adam Terwilliger.

Ten days later Nicholas Lowden, in a very sporty summer suit of yellow flannel, sat on one upholstered chair and put his little feet on the seat of another and helped himself to one of Furbush's long black cigars. Either chair was twice too big for him. His attempt to occupy both compelled him to sit on the edge of one so that his short legs would reach across. That and his whiskers and his big cigar gave him the comical appearance of an infant trying to imitate an adult. Elmer Furbush looked down at him with a sober face, but a grin lurked in his deep-set eyes.

"Well, Furby," said Nicholas complacently, "I've got proxies on nineteen hundred shares."

"Nineteen hundred, eh?" Furbush repeated, and wrote down the numeral. "How many you got, Suds?" he asked, turning to Ulysses Pettingill, who sat solemnly on the divan.

"I've got eleven hundred," Ulysses replied.

"And Hicks has got sixteen hundred," said Furbush, putting that down and adding up. "Why, you three lobsters have only got forty-six hundred shares among you, and we need five thousand plus one. You're no good at all." He delivered the rebuke calmly, like a just master telling two little boys they had failed in their task.

Nicholas Lowden could only stroke a side whisker and look ruefully at his shiny yellow shoes. Ulysses Pettingill pursed the small mouth in the midst of his full-moon face and stared sadly over at the man who had pronounced judgment upon him. But his fat mind struggled with a sense of injustice until it found expression.

"How many shares you got, Furby?" he asked, and immediately averted his head, put his chubby hand over his mouth and tittered into it. He considered the stroke exceedingly neat, in fact; for all of them knew that, except to set them on, Furbush had not lifted a hand. Indeed, the stroke was so neat that Nicholas Lowden humorously wrinkled his nose and expanded his mouth in appreciation.

But Furbush looked unsmilingly over at Ulysses and replied with a calm incisiveness: "I've got forty-six hundred shares, which is about five hundred shares less than I need. It's up to you fellows to get me those five hundred."

This cool speech from the man who had not lifted a hand sounded monstrously insolent, but there was no grinning or tittering over it. He gave them their orders, then told them how much of the gains they could have; and both of them knew in their hearts he had a right to. Nicholas Lowden, for example, was quite aware that in dexterity and industry he much exceeded "Furby"; yet it was only by playing jackal to "Furby's" lion that he could get at the big game. Alone he would waver, turn aside, get himself tripped up. He needed "Furby's" mass, his steadiness, his absolute audacity, his completely ruthless will. As for Ulysses, he could no more have thought out this gas campaign than a cow could do a sum in algebra; but naturally he was much less aware of his limitations than "Lowdy" was of his.

Docilely they went over the situation with Furbush. Some stock was held out of town. Holders of other stock were away for the summer. Still others brutally declined to give a proxy on any pretext. Hicks had reported his inability to get more than the sixteen hundred shares. Lowden and Pettingill saw no chance of materially increasing their strings of fish. There were Benson and Hewlett, owning two hundred and fifty shares apiece; but the only thing they would listen to was a spot-cash sale at two hundred dollars a share.

As for Himself He Was Going to Sell, and He Frankly Advised the Ladies to Do the Same

"It's the devil of a way to do it," Furbush grumbled as he glowered down at the numerals on his pad. "Any sucker can get gas stock by paying for it. The only proper way to acquire a property is to make it pay for itself. But if you fellows are at the end of your rope there's nothing for it but to buy that five hundred shares. You can borrow a hundred dollars a share on it at the bank. That will leave fifty thousand dollars of your own money to put in."

He didn't mention putting in any money of his own; and, in fact, they knew he had very little money left. But in instructing them to use their money he left the impression that, after all, he was rather dissatisfied with them. It was so absurd that even Ulysses Pettingill could see it, and when he and "Lowdy" were down in the lobby of the Endymion Hotel—the conversation having occurred in Furbush's apartment there—he put his straw hat over his face and tittered into it convulsively for a full half-minute.

"'You lobsters,' says he, 'can use your own money; but if you weren't suckers you wouldn't have to do it!'" Ulysses sputtered through the ebb tide of his mirth, and shook his head and tittered again. "There's only one Furby in the world! Can you beat him now?" he demanded purple-faced. Nevertheless they arranged to buy the stock next day.

Thus, at the annual meeting of the Poplar Park Gas Company, Elmer Furbush and Nicholas Lowden were duly elected directors in place of David J. Hewson and Thomas Macmillan. Director Hicks was reelected. So were Directors Peyton and Dewey. Hicks and Furbush had calculated that out of the original five these two would be most easily handled.

Burnside Avenue was the line that had divided Poplar Park from Chicago before annexation. All to the east of that line, and north and south within the sprawling confines of the city, was the domain of the great Metropolitan Gas Company. To the west was the snug little territory of the Poplar Park Gas Company. The Metropolitan Gas Company, deeply engaged in its scheme to absorb the Electric Light Corporation, had not the slightest idea of molesting its tidy little neighbor to the west. That the tidy little neighbor would molest it never entered its large and busy head.

"Elected two new directors, have they?" said President Bennington of the Metropolitan, when his secretary reported that fact—exactly as he might have reported that a man had just fallen off the Masonic Temple, or that the Weather Bureau had predicted rain for that afternoon.

Mr. Bennington was a corpulent and florid man of fifty with an air of having always been used to the best, and having been quite particular, moreover, that it be served to him in a proper manner. Even the best, if handed over by a waiter with a frayed cuff, would have been annoying. The Benningtons were no upstarts. Three generations ago, as local annals showed, there had been one whose note was good for at least a thousand dollars in wild-cat currency. As for the present representative, he had dined with a king and observed afterward that the salad was rotten.

But three days later the secretary made a report that caused him to sit up in blank amazement. This report was that several ponderous wagons, laden with gas mains, had driven across Burnside Avenue and proceeded west along Sherman Street, in the territory of the Poplar Park Gas Company, depositing a section of huge black pipe on the curbing every thirty or forty feet. Also that two brisk young men, crossing Burnside Avenue and proceeding west in Sherman Street, had called at every house, soliciting the householder to sign a little agreement, the effect of which was that he bound himself to take gas at one dollar a thousand feet, instead of the one dollar and twenty-five cents which the Poplar Park Gas Company charged. True, neither the solicitors nor the little printed agreement specified who was going to furnish the gas at one dollar a thousand feet; but the circumstantial evidence on that point was overwhelming, as Nicholas Lowden pointed out at a special meeting of the directors of the Poplar Park Gas Company which was promptly called to consider the matter.

"Gentlemen, this company isn't proposing to lay any mains in Sherman Street or to sell anybody gas at a dollar

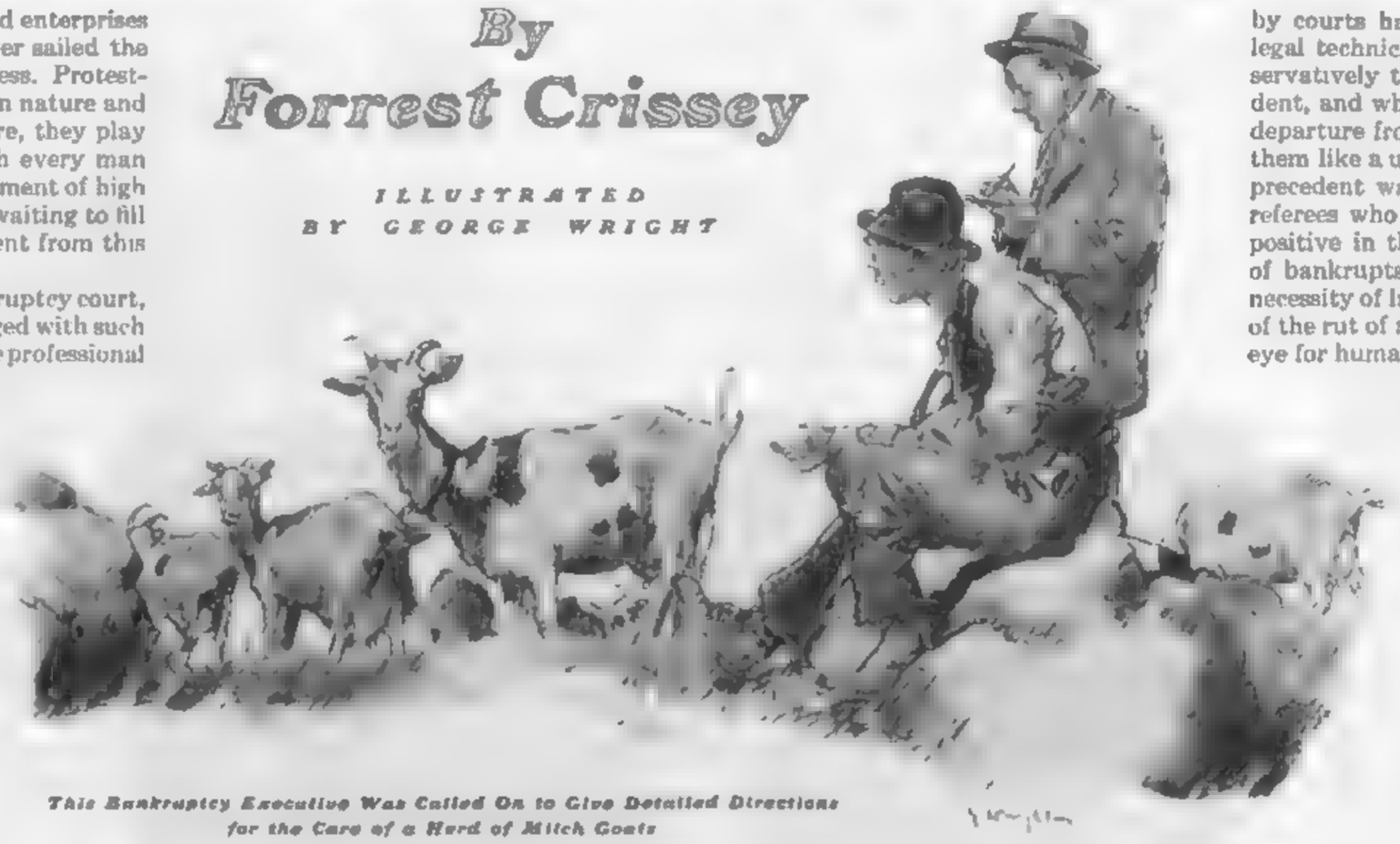
(Continued on Page 41)

Specialists in Scrapped Fortunes

Who's Who and What's What in the Bankruptcy Business

By Forrest Crissey

ILLUSTRATED BY GEORGE WRIGHT



This Bankruptcy Executive Was Called On to Give Detailed Directions for the Care of a Herd of Milch Goats

THE specialists in scrapped enterprises are as keen a crew as ever sailed the treacherous seas of business. Protesting an unshaken faith in human nature and oozing optimism at every pore, they play as guarded a game as though every man concerned held a choice assortment of high cards up his sleeve and was waiting to fill his hand at the crucial moment from this hidden supply.

The atmosphere of the bankruptcy court, however, was not always charged with such high-tension caution. When the professional followers of this curious branch of the salvage business get their knees together under the mahogany and grow confidentially reminiscent, their talk often harks back to the historic days when the man who received an appointment as receiver had much the same emotions as the favored courtier a few centuries ago, when his king handed him a commission to scour the high seas in search of fat prizes in the form of unwary merchantmen. If the tales told of those good old bankruptcy days are true, many a hardy buccaneer of the Spanish Main made a sad mistake in being born about three centuries too soon.

As a group of bankruptcy officials sipped their coffee in a certain metropolitan restaurant much frequented by men of this calling one of them remarked:

"When I get to feeling that the fringes of this business are infested by a bunch of cheap crooks who ought to be behind the bars, I cheer myself by recalling a few things that happened back in the old days when I was a clerk and in a position to see a lot of things on the inside, about which I had to keep my mouth shut.

"There was the Barney Glass failure, for instance. Barney kept a swell little haberdashery that catered to the top-notch trade; but when the panic put a crimp in the brokerage business Barney's creditors promptly backed him into the bankruptcy court. The judge appointed as receiver a big politician. That was strictly the fashion in those days. In the best court circles this was recognized as quite the proper caper.

"The receiver took possession in the forenoon. Right after luncheon the ward heelers began to collect in the little store, like crows swarming on a carcass. Of course I'm not going on record with the statement that those birds passed no money over the counter; but I do say that, so long as the silk hats lasted, a procession of those ward workers walked out wearing stovepipes and broad grins. And it is a safe bet that not one of the bunch ever had a silk hat on his head before. It was the greatest assortment of misplaced grandeur I ever looked on in my life."

The Type of Receiver

"TO SEE a suit of horse-blanket clothes, which had the smell of the stable in every stripe and check, topped with a silk hat that would have done credit to a prince, was funny enough; but, taken in connection with that collection of mugs and a setting of soiled linen that would have made a steam laundry weep, it was a sight to bring envy into the eyes of a low-comedy artist. It was almost too good to be true, and I had to lean against the wall and laugh until my sides ached.

"Could a thing like that be pulled off by a receiver to-day? I should say not! Certainly not under any court of which I know anything. There may be districts outside the big cities where bankruptcy administration is still back in the buccaneering age; but I doubt it. Anyhow, the big courts, where the heavy bankruptcy grists are ground, are right on to their jobs now; and the amount of rope they allow a receiver in these days is not long enough to tie a knot with. He has to account for everything that passes through his fingers, right down to a postage stamp. The referees and the courts are not mere figureheads and their hearings are not merely perfunctory. Reports and inventories must check out, and check out right.

"Besides, the law defines and fixes every fee of every sort that a receiver or a trustee is permitted to charge. There's nothing flexible about their charges or compensation in any particular. The whole business of bankruptcy administration has been reduced to a system, and a mighty exact one too. The receiver's chance of putting anything crooked over in these days is decidedly slim. I do not say that it is never attempted or never done; but a receiver that is smooth enough and crooked enough to turn a trick in his profession in these days and get away with the goods is wasting his talents; he would make ten times as much in regular trade. Credit men are much easier meat for any shrewd crook than are referees and judges of Federal courts. The fact is, broadly speaking, the whole geography of this calling has changed within the last few years. It is on a brand-new basis. Once a receivership was a fat sop thrown to a favorite; to-day receivership administration is a profession, and a highly specialized one at that.

"Of course there have always been courts in which the interests of bankrupts and creditors have been carefully guarded, and probably there are courts to-day in which the old practice of rewarding favorites still obtains; but in the main it is not too much to say that the practice generally has been greatly changed for the better—practically revolutionized.

"Now, the capital of a receiver is his reputation for honesty, for general administrative ability, and for shrewdness in protecting the assets placed in his care. If he can add to that a reputation for recovering assets concealed or dissipated before he has been given formal possession, then he is a real receiver. He is in the business to stay and he cannot stay unless he has at least a fair reputation in these respects. It is no case of picking the meat off a bone that has been tossed to you as a political or personal favor, and going clear through to the marrow on the assumption that it is likely to be the last bone in the scrap box.

"If that is not too harsh a description of the old-time practice, then let me add: Those days are gone, and the bankruptcy buccaneer has given way to the salvage expert, whose interest lies in making each estate pay the highest possible total of dividends instead of stripping it."

Do not make the mistake of thinking that this receiver intended to imply that the judges of courts in which the loose practice he describes obtained were venal, or that they knowingly permitted the unfortunate bankrupt to be plundered by receivers of their appointing. He disclaims that intention with emphasis. They were unconscious victims of a bad and loose system that had built itself up on precedent and on the perfunctory performance of a judicial duty. Put the problem this way and it will perhaps become clearer:

This big job of housecleaning in bankruptcy practice was never accomplished by courts having eyes and ears only for legal technicalities, whose feet clung conservatively to the beaten paths of precedent, and whose judicial restraint made a departure from the perfunctory appear to them like a usurpation of power. The new precedent was established by courts and referees who conceived their duties to be positive in the protection of the interests of bankrupts and creditors, who saw the necessity of lifting bankruptcy practice out of the rut of routine, and who had a keener eye for human justice and for the economic demands of a new day and generation than for the mere formalities and precedents of procedure.

A few judges and referees of this kind took the initiative and injected into bankruptcy practice a new spirit, which has nourished the development of efficiency, of strict accountability and of professional pride in the administration of scrapped estates. They have put the professional receiver and trustee on the map, and fostered their development into competent specialists.

The receiver who is not blessed with a big endowment of adaptability had better get out of the business. Unless his hat covers a head of extraordinary versatility he may as well surrender his commission and be done with it. His job has daily call for an amount of mental elasticity that would stagger the ordinary business executive. As a precaution against ossifying habits of thought and tendencies to settle into ruts, the daily experience of a busy receiver is undoubtedly the most reliable specific that could be prescribed. This is especially true of the executive head of the bankruptcy department of a big city trust company.

From Goats to Restaurants

ONE such institution, for example, has constantly on hand about one hundred and fifty active bankruptcy estates. In a single day this bankruptcy executive had to shift his perspective from the petty details of operating a small suspender factory to the management of the affairs of a big contracting corporation engaged in erecting a six-million-dollar building. This required almost as radical a readjustment of his mental firing range as fell to his lot on another day, when he was called on to give detailed directions for taking over a small saloon; for the operation of a large candy factory; for the care of a herd of milch goats; for the running of five restaurants; for the conduct of several automobile concerns; and for the work of a force of engineers and laborers engaged in building a power-transmission system fifty miles in length.

"This kind of lightning-change performance," declares the bankruptcy official of the trust company, "is mighty

It Is a Safe Bet That Not One Ever Had a Silk Hat on His Head Before

wearing on the nerves, but it is never dull for an instant. And there is not a single estate that does not uncover some vital business lesson. Take the bankrupt construction company that had a big contract for building a dam and putting in the bases or pedestals of the supports for a fifty-mile power-transmission system. When I found out just how that company had been thrown into the financial ditch I felt as though I had passed into another grade in the course of my business education.

"Until then I had been a believer in fresh young blood in the business world. Nor had I been alone in this faith in the snap and resilience of youth and red blood corpuscles. The managing director of that construction company, who acted as his own chief engineer, also believed in picking his talent young and giving it a hothouse development by forcing it under responsibility. His theory was that the world was full of bright young chaps who only needed a little faith on the part of their employers and a lot of real responsibility to make them flower into boy heroes of industry. And he had picked from one of the big technical schools a rah-rah boy whose instructors had guaranteed him to be a marvel of ambition, application and punch.

"The opportunity to take a shot at this big contract came up very suddenly. It was a case of eleventh-hour bidding. The contractor was handed the specifications late at night and passed them over to the rah-rah boy, along with a bundle of other basic data; and he remarked that they would tackle the job of making up the estimates in the morning, when they were fresh; but the youth was so fresh that that night he burned the midnight oil until dawn, and at breakfast placed before his employer the estimates, all done in as neat and tidy a fashion as though he had taken a week to the job. They looked as plausible and businesslike as a package of gold certificates."

What the Rah-Rah Treasure Cost

"THE smiling discoverer of this eighteen-carat treasure asked a few questions as to how the computations had been made, ran his eye hurriedly over the documents, and then prepared his bid on the basis of the grist which the rah-rah boy had ground out between two days. That was the advantage of fresh young blood—it was ready to eat up work in the middle of the night, to grab it off without even a gentle hint! Why, that young chap almost apologized for taking time enough to eat his breakfast!

"After a while the contractor woke up to the fact that he was a hundred and fifty thousand dollars in the hole, owing to the fact that the ambitious rah-rah boy had done the hurry-up stunt of estimating instead of being asleep in his little crib. The contractor himself had a standing engagement to stay up nights for a long time after that. The estimates had been away off on the vital particular of the cost of distributing the concrete, as well as in other important respects. Besides, the contracting firm was operating on too small a line of capital. The result was a trip to the bankruptcy scrapheap.

"That contractor now believes in compelling bright boys to go to bed at sundown, and he has a lot less to say about 'fresh young blood with plenty of punch and ambition' than he had before he passed between the chastening burrs of the bankruptcy mill. Gray hairs look a heap better to him now than they did before he met the rah-rah boy, and he is inclined to think that experience and ripened judgment are really worth something after all. That lesson hit me hard, and I have acquired a distinct leaning toward men who are old enough to want to sleep between midnight and seven A. M."

A few years ago a young man in the advertising department of a large mail-order house conceived the idea that a coöperative company which could put the postage-stamp shopper in the position of buying goods from himself would be as great an advance over the regulation mail-order house as that institution had evidently demonstrated itself to be over the crossroads store. This young hustler was innocent of any first-hand experience with either the financial or the merchandising departments; but he did have vision, unbounded enthusiasm and a considerable acquaintance among business men of a certain class.

He started his enterprise on a shoestring and in two years saw it grow from a dream to a company having a paid-in capital of more than a million and a half dollars. The ownership of the corporation was widely distributed among thousands of small shareholders, and every one of these stockholders was a steady and permanent customer, and—in theory at least—a missionary for the coöperative store. Certainly the concern enjoyed a good volume of trade.

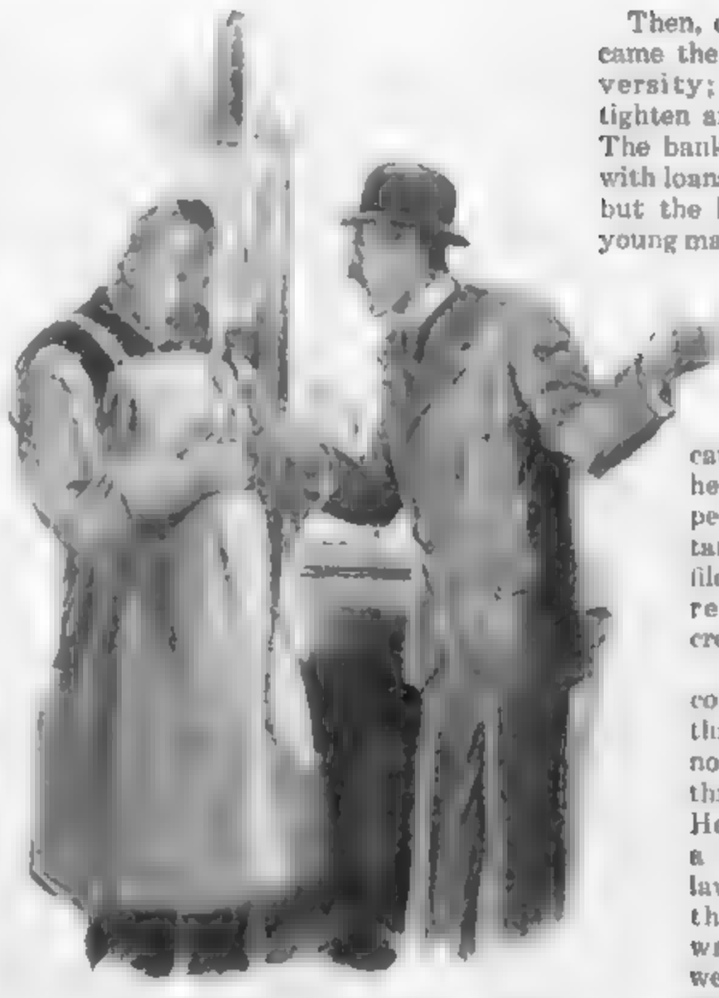
The founder of this thriving organization was too busy with large plans for the future to spend much time digging into details. He had always understood that a real captain of industry left details to subordinates and devoted himself to the heavy thinking, to the big administrative planning; so he played the game that way.

Of course the chief accountant each morning placed on his desk a report that was supposed to be a graphic map of the condition of the business, and he always took a wise look at this report. Occasionally, too, he asked the chief accountant for more detailed information as to the condition of the sales and the finances, and never failed to receive the most assuring answers.

The institution grew so fast that a ten-story building, specially designed to meet the requirements of the business, was erected. The volume of sales was swelling at a rate that gave the founder of the enterprise a right to dream of his establishment as one of the greatest merchandising concerns in the world. He could see himself as one of the merchant princes of the earth, and that without imposing the slightest strain on his vision.

During this time he went through all the regulation motions of an administrator of a big business, working overtime. The head of each department was required to make a daily report, and at least once a week there was a house conference of officers and department heads. To all appearances this house was sufficiently businesslike to satisfy the most modern requirements of business fashion.

And it paid an annual dividend of ten per cent to its stockholders. It never occurred to the young Napoleon of mail-order merchandising that there was the slightest necessity for questioning the rosy reports made to him by his department heads and by his accounting force, or that it might be the part of wisdom to get an impartial outside viewpoint on his affairs. He had no use for the services of the expert accountant or the special audit company.



"And, by the Way, You'd Better Hand Me Five Hundred Dollars"

Then, out of a clear sky, came the first touch of adversity; times began to tighten and sales to shrink. The banks were not so free with loans as they had been; but the lieutenants of this young man of large vision assured him that things were going on swimmingly and that he had not the slightest cause to worry. And he did not—until a petition for involuntary bankruptcy was filed by lawyers representing certain creditors.

He appeared in court and testified that his concern was not only solvent but three times solvent. He was the victim of a conspiracy! The lawyers representing the creditors were warned that they were playing a dangerous game and that they would later be held responsible for an attempt to wreck a solvent concern. These attorneys held a rather scared council of war, but finally decided to press their petition to a finish. The court appointed a receiver, who instantly put a force of expert auditors at work on the books and accounts. The auditors began their task at three in the afternoon and finished their preliminary investigation at three the next morning.

When the Bubble Burst

WHEN the analysis of their findings was given to the court the founder of the coöperative mail-order house was dumfounded. He could not believe the figures! They did not bear the slightest family resemblance to the comfortable figures that had been spread before him month after month by his own accounting force.

These new figures meant something. They made a sickening disclosure of fundamental conditions he had never suspected. For one thing they showed conclusively that but one department of the business had actually been making profits. All the other departments had been running at a loss, in spite of the fact that every department head had been claiming good profits and submitting a plausible report to substantiate that claim. The estate paid about thirty cents on the dollar.

Because of the coöperative stockselling feature of this enterprise, its founder was later put on trial for using the mails to defraud. The court took the case from the jury and liberated the defendant, holding that the evidence clearly established the fact that the head of the business believed it was actually earning the dividends paid to the shareholders.

"That man," declares a receiver who worked on the case, "was honest. I am not prepared to say as much for all the men who made up the reports that went up to him from the various departments and from the head accounting office. Probably some were and some were not. It looked to me as though certain members of his organization were deliberately pulling the wool over his eyes in order to cover up their own crooked tracks, but it was quite certain that the authors of some of those routine reports were as much deceived concerning the real conditions of the business as was the head of the enterprise himself. They did not go to

Her Wild Boy Now Had a Good Farm, and She Lived in the Hope That He Would Settle Down and be Steady

the bottom of things; they did not know how to make a report that really told the truth.

"The whole situation of that man, as the administrative head of a big business, was typical of the situation of thousands of other men who take the word and the reports of their subordinates as proof that everything is going well. This is the besetting sin of business men of big vision; almost invariably they have a distaste for digging down into sordid details. The best and the only real protection for men of this sort is to have their affairs and their books examined by competent auditors from the outside as often as once or twice a year. If this practice had been followed by the founder of the mail-order house there is no doubt in my mind that he would have been able to avoid bankruptcy and would have saved himself from the annoyance and expense of a criminal suit.

"Any bankruptcy receiver will subscribe to the statement that money spent for expert auditing is the most profitable investment a business house of any size can make. Honest men are forced into bankruptcy because they do not know where they are; because they do not get a true perspective on their business—one that shows them where they are drifting. A good expert audit will go a long way toward doing this. And this kind of service is not so expensive that a comparatively small house cannot afford it. As a rule, the smaller the business the less efficient is its accounting. There is a large class of relatively small business men that do not entertain the idea of having an expert audit. They regard it as a luxury they cannot afford, though it is, in fact, the cheapest and the most productive expense they can incur.

"Receivers have this view of the matter drilled into them until it becomes monotonous. Thousands of men who have passed through the mire of insolvency could have saved themselves from bankruptcy if they could have obtained a clear idea of their exact situation and the controlling tendencies of their business early enough in the game."

In the Who's Who of bankruptcy business, the commercial loan shark deserves a little uncourted attention. Conscientious officials of the bankruptcy court have few kind words for this species of money-lender. Sometimes the commercial loan shark operates as an individual, but more often masquerades as a small bank or as a financial corporation. "Bloodsuckers of staggering business" is about the mildest term a professional receiver seems able to apply to these industrious adepts in low finance. There is something in the methods by which these institutions go after their business that suggests the tactics by which the lower order of personal-injury lawyers secure cases by means of the notorious ambulance chasers.

The scouts of the commercial loan shark have keen noses for the business that has struck hard sledding and is looking for a little lift across the bare spot, and for the business that has expanded beyond its original capital and credit provisions, but is not yet really hard pushed. According to receivers the latter sort is generally regarded as the richest picking, for the reason that the risk is smaller and the picking season is longer. These scouts buzz about collection agencies like bees about an alfalfa field, and neglect no opportunity to keep in close touch with men who are in position to dispense credit or collection information. Here is an illustration of how they operate:

A few years ago an ingenious young man invented a line of novelties he was sure would make a popular appeal. He succeeded in getting a boyhood friend who had saved a few thousand dollars to share his sanguine expectations and join him in a partnership for the manufacture of these goods. Both these men were natural hustlers. Jim, the amateur inventor, had a quick eye for what would catch the public fancy. His ingenuity seemed inexhaustible and he kept their line as fresh and bright as a new dollar. Rufus was a pusher on sales and could write a circular or a form letter that would make their goods sound like ready money at long distance. Neither of them, however, knew the rudiments of commercial finance; but why worry about finances when the business was growing and there was a good, wide margin of profit on every invoice of goods they sent out?

However, there came a time when competition seemed to catch up with them and tread on their heels. Some very clever imitators pushed into the field. Besides, the costs of material and labor advanced considerably. To hold their lead in the trade they were obliged to meet the prices of their aggressive competitors. This took a slice off the top of their profits and the increased cost of manufacture took another slice off the bottom.

In the mean time the volume of their output kept on increasing and this called for an expanding outlay. Still another troublesome feature was the fact that their trade had come to demand longer credit terms. Here, again, they must meet the terms offered by competitors. The old conservative bank in which they carried their account did not seem inclined to give them more than a meager line of credit, the excuse given being that, from a banking standpoint, the line of goods manufactured was unstable and peculiarly subject to public whim and caprice; it might boom to-day and fall flat to-morrow.

However, before the cloud on the financial horizon looked to the partners larger than a man's hand Jim came back from luncheon one day wearing a broad grin.

"Guess I didn't stumble into it soft to-day!" he boasted to his partner. "I took luncheon with Burch, that collection-agency chap who is handling our account against Blank Brothers. He had a friend with him and we got to talking about our business. I thought the stranger was a little inquisitive until he intimated he had some money that was not working—or at least he could put his hands on some—and had an eye out for a good, safe place where he could put it and make it earn a little something. I gathered that he was not looking for a chance to buy into the business, but just wanted to lend the money.

"Then I opened up and told him how we had started on a small capital, how the business had grown, and where we could put it if we only had the money. He seemed to think it was too bad to cramp a business with the go and ginger in it that ours has, just for the lack of a little capital with which to take care of natural and necessary expansion. He's coming round this afternoon to go through our accounts and see about lending us twenty thousand dollars."

He came, and selected twenty-five thousand dollars in accounts as his security.

"I'm connected with the Blank Merchandise and Credit Company," he explained, "and we think we know how to get the money out of a bill if anybody can; but if any of

(Concluded on Page 32)

RUGGLES OF RED GAP

VI

By HARRY LEON WILSON

ILLUSTRATED BY P. R. GRUGER

I Have Before Remarked That I Did Not Like the Gleam in This Person's Eyes; He Was Very Apparently a Not Quite Nice Person

THERE are times when all Nature seems to smile, yet when to the sensitive mind it will be faintly brought that the possibilities are quite tremendously otherwise, if one will consider them pro and con. I mean to say one often suspects things may happen when it doesn't look so.

The succeeding three days passed with so ordered a calm that little would any but a profound thinker have fancied tragedy to lurk so near their placid surface. Mrs. Effie and Mrs. Belknap-Jackson continued to plan the approaching social campaign at Red Gap. Cousin Egbert and the Mixer continued their card game for the trifling stake of a shilling a game, or two bits as it is known in the American monetary system. And our host continued his recreation.

Each morning I turned him out in the smartest of fishing costumes and each evening I assisted him to change. It is true I was now compelled to observe at these times a certain lofty irritability in his character, yet I more than half fancied this to be queerly assumed in order to inform me that he was not unaccustomed to services such as I rendered him. There was that about him. I mean to say when he sharply rebuked me for clumsiness or cried out "Stupid!" it had a perfunctory languor, as if meant to show me he could address a servant in what he believed to be the grand manner. In this, to be sure, he was so oddly wrong that the pathos of it quite drowned what I might otherwise have felt of resentment.

But I next observed that he was sharp in the same manner with the hairy backwoods person who took him to fish each day, using words to him which I for one would have employed, had I thought them merited, only after the gravest hesitation. I have before remarked that I did not like the gleam in this person's eyes; he was very apparently a not quite nice person. Also I more than once observed him to wink at Cousin Egbert in an evil manner.

As I have so truly said, how close may tragedy be to us when life seems most correct! It was Belknap-Jackson's custom to raise a view-halloo each evening when he returned down the lake so that we might gather at the dock to oversee his landing. I must admit that he disembarked with somewhat the manner of a visiting royalty, demanding much attention and assistance with his impedimenta. Undoubtedly he liked to be looked at. This was what one rather felt. And I can fancy that this very human trait of his had in a manner worn upon the probably undisciplined nerves of the backwoods josser had in fact deprived him of his goat as the native people have it.

Be this as it may, we gathered at the dock on the afternoon of the third day of our stay to assist at the return. As the native log craft neared the dock our host daringly arose to a graceful kneeling posture in the bow and saluted us charmingly, the woods person in the stern wielding his single oar in gloomy silence. At the moment a most poetic image occurred to me—that he was like a dull grim figure of Fate that fetches us low at the moment of our highest seeming. I mean to say it was a silly thought perhaps, yet I afterward recalled it most vividly.

Holding his creel aloft our host hailed us:

"Full to-day, thanks to going where I wished and paying no attention to silly guides' talk."

He beamed upon us in an unquestionably superior manner, and again from the moody figure at the stern I intercepted the flash of a wink to Cousin Egbert. Then, as the frail craft had all but touched the dock, and our host had half risen, there was a sharp dipping of the thing and he was ejected into the chilling waters where he almost instantly sank. There were loud cries of alarm from all, including the woodsman himself, who had kept the craft upright, and in these Mr. Belknap-Jackson heartily joined the moment his head appeared above the surface, calling "Help!" in the quite loudest of tones, which was thoughtless enough as we were all close at hand and could easily have heard his ordinary speaking voice.

The woods person now stepped to the dock and, firmly grasping the collar of the drowning man, hauled him out with but little effort, at the same time becoming voluble with apologies and sympathy. The rescued man, however, was quite off his head with rage and bluntly berated the fellow for having tried to assassinate him. Indeed he put forth rather a torrent of execration, but to all of this the fellow merely repeated his crude protestations of regret and astonishment, seeming sincerely to be grieved that his intentions should have been doubted.

From his friends about him the unfortunate man was receiving the most urgent advice to seek dry garments lest

he perish of chill. Whereupon he turned abruptly to me and cried: "Well, stupid, don't you see the state that fellow has put me in? What are you doing? Have you lost your wits?"

Now I had suffered a very proper alarm and solicitude for him, but the injustice of this got a bit on me. I mean to say I suddenly felt a bit of temper myself, though to be sure retaining my control.

"Yes, sir; quite so, sir," I replied smoothly. "I'll have you right as rain in no time at all, sir." And started to conduct him off the dock. But now, having gone a little distance, he began to utter the most violent threats against the woods person, declaring, in fact, he would pull the fellow's nose. However, I restrained him from rushing back, as I subtly felt I was wished to do, and he at length consented again to be led toward his hut.

But now the woods person called out: "You're forgetting all your pretties!" By this I saw him to mean the fishing impedimenta he had placed on the dock. And most unreasonably at this Mr. Belknap-Jackson again turned upon me, wishing anew to be told if I had lost my wits and directing me to fetch the stuff. Again I was conscious of that within me which no gentleman's man should confess to. I mean to say I felt like shaking him. But I hastened back to fetch the rod, the creel, the luncheon hamper, the midge ointment, the camera and the other articles.

With these somewhat awkwardly carried I returned to our still turbulent host. More like a volcano he was than a man who has had a narrow squeak from drowning, and before we had gone a dozen feet more he again turned and declared he would "go back and thrash the unspeakable cad within an inch of his life." Their relative sizes rendering an attempt of this sort quite too unwise, I was conscious of renewed irritation toward him. Indeed the vulgar words, "Oh, stow that piffle!" swiftly formed in the back of my mind, but again I controlled myself, as the chap was now sneezing violently.

"Best hurry on, sir," I said with exemplary tact. "One might contract a severe head cold from such a wetting," and further endeavored to soothe him while I started ahead to lead him away from the fellow. Then there happened that which fulfilled my direst premonitions. Looking back on it, the psychology of the crisis is of a rudimentary simplicity.

Enraged beyond measure at the woods person, Mr. Belknap-Jackson yet retained a fine native caution which counseled him to attempt no violence upon that offender; yet his mental tension was such that it could be relieved only by his attacking some one—preferably some one forbidden to retaliate. I walked there temptingly but a pace ahead of him, after my well-meant word of advice.

I make no defense of my own course. I am aware there can be none. I can only plead that I had already been vexed not a little by his unjust accusations of stupidity and dismiss with as few words as possible an incident that will ever seem to me quite too indecently criminal. Briefly then, with my well-intended "Best not lower yourself, sir," Mr. Belknap-Jackson forgot himself and I forgot myself. It will be recalled that I was in front of him, but I turned rather quickly and his belongings I had carried were widely disseminated.

Instantly there were wild outcries from the others, who had started toward the main or living house. "He's killed Charles!" I heard Mrs. Belknap-Jackson scream.

Then came the deep-chested rumble of the Mixer: "Jackson kicked him first!"

They ran for us. They had reached us while our host was down—even while my fist was still clenched. Now again the unfortunate man cried "Help!" as his wife assisted him to his feet.

"Send for an officer!" cried she.

"The man's an anarchist!" shouted her husband.

"Nonsense!" boomed the Mixer. "Jackson got what he was looking for. Do it myself if he kicked me!"

"Oh, Maw! Oh, Mater!" cried her daughter tearfully.

"Gee! He done it in one punch," I heard Cousin Egbert say with what I thought was admiration.

Mrs. Effie, trembling, could but glare at me and gasp. Mercifully she was beyond speech for the moment.

Mr. Belknap-Jackson was now painfully rubbing his right eye, which was not what he should have done and I said as much:

"Beg pardon, sir, but one does better with a bit of raw beef."

"How dare you, you great hulking brute," cried his wife, and made as if to shield her husband from another attack from me, which I submit was unjust.

"Bill's right," said Cousin Egbert casually. "Put a piece of raw steak on it. Gee! With one wallop!"

And then quite strangely for a moment we all amiably discussed whether cold compresses might not be better. Presently our host was led off by his wife. Mrs. Effie followed them, moaning, "Oh, oh, oh!" in the keenest distress.

At this I took to my own room in dire confusion, making no doubt I would presently be given in charge and left to languish in gaol, perhaps given six months' hard.

Cousin Egbert came to me in a little while and laughed heartily at my fear that anything legal would be done. He also made some ill-timed compliments on the neatness of the blow I had dealt Mr. Belknap-Jackson, but these I found in wretched taste and was begging him to desist when the Mixer entered and began to speak much in the same strain.

"Mrs. Bullard, Allow Me to Make You Acquainted With My Friend, Colonel Ruggles!"

"Don't you ever dare do a thing like that again," she warned me, "unless I got a ring-side seat," to which I remained severely silent, for I felt my offense should not be made light of.

"Three rousing cheers!" exclaimed Cousin Egbert, whereat the two most unfeelingly went through a vivid pantomime of cheering.

Our host I understood had his dinner in bed that night. And throughout the evening, as I sat solitary in remorse, came the mocking strains of another of their American folk songs, with the refrain, "You made me what I am to-day, I hope you're satisfied!" I conceived it to be the Mixer and Cousin Egbert who did this and, considering the plight of our host, I thought it in the worst possible taste. I had raised my hand against the one American I had met who was at all times vogue. And not only this. For I now recalled a certain phrase I had flung out as I stood over him—ranting indeed no better than an anarchist—a phrase which showed my poor culture to be the flimsiest veneer.

Late in the night as I lay looking back on the frightful scene I recalled with wonder a swift picture of Cousin Egbert, caught as I once looked back to the dock. He had most amazingly shaken the woods person by the hand quickly but with marked cordiality. And yet I am quite certain he had never been presented to the fellow.

Promptly the next morning came the dreaded summons to meet Mrs. Effie. I was, of course, prepared to accept instant dismissal without a character, if indeed I were not to be given in charge. I found her wearing an expression of the utmost sternness, erect and formidable by the now silent phonograph. Cousin Egbert, who was present also, wore an expression of sternness, though I perceived him to wink at me.

"I really don't know what we're to do with you, Ruggles," began the stricken woman, and so done out she plainly was that I at once felt the warmest sympathy for her as she continued: "First you lead poor Cousin Egbert into a drunken debauch ——"

Cousin Egbert here coughed nervously and eyed me with strong condemnation.

"Then you behave like a murderer. What have you to say for yourself?"

At this I saw there was little I could say, except that I had coarsely given way to the brute in me, and yet I knew I should try to explain: "I dare say, madam, it may have been because Mr. Belknap-Jackson was quite sober at the unfortunate moment."

"Of course Charles was sober. The idea! What of it?"

"I was remembering an occasion at Chaynes-Wotten when Lord Ivor Cradleigh behaved toward me somewhat as Mr. Belknap-Jackson did last night, and when my own deportment was quite all that could be wished. It occurs to me now that it was because his lordship was—how shall I say?—quite far gone in liquor at the time, so that I could without loss of dignity pass it off as a mere prank. Indeed he regarded it as such himself, performing the act with a good nature that I found quite irresistible, and I am certain that neither his lordship nor I have ever thought the less of each other because of it. I revert to this merely to show that I have not always acted in a ruffianly manner under these circumstances. It seems rather to depend upon how the thing is done—the mood of the performer—his mental state. Had Mr. Belknap-Jackson been—pardon me—quite drunk, I feel that the outcome would have been happier for us all. So far as I have thought along these lines, it seems to me that if one is to be kicked at all, one must be kicked good naturedly—I mean to say with a certain camaraderie, a lightness, a gayety, a genuine good will that for the moment expresses itself uncouthly—an element, I regret to say, that was conspicuously lacking from the brief activities of Mr. Belknap-Jackson."

"I never heard such crazy talk," responded Mrs. Effie. "And really I never saw such a man as you are for wanting people to become disgustingly drunk. You made poor Cousin Egbert and Jeff Tuttle act like beasts and now nothing will satisfy you but that Charles should roll in the gutter. Such dissipated talk I never did hear, and poor Charles rarely taking anything but a single glass of wine, it upsets him so—even our reception punch he finds too stimulating!"

I mean to say the woman had cleanly missed my point, for never have I advocated the use of fermented liquors to excess; but I saw it was no good trying to tell her this.

"And the worst of it is," she went rapidly on, "Cousin Egbert here is acting stranger than I ever knew him to act. He swears if he can't keep you he'll never have another man, and you know yourself what that means in his case, and Mrs. Pettengill saying she means to employ you herself if we let you go. Heaven knows what the poor woman can be thinking of. Oh, it's awful—and everything was going so beautifully. Of course Charles would simply never be brought to accept an apology ——"

"I am only too anxious to make one," I submitted.

"Here's the poor fellow now," said Cousin Egbert almost gleefully, and our host entered. He carried a patch over his right eye and was not attired for sport on the lake but in a dark morning suit of quietly beautiful lines, which I thought showed a fine sense of the situation. He shot me one superior glance from his left eye and turned to Mrs. Effie:

"I see you still harbor the ruffian."

"I've just given him a call-down," said Mrs. Effie, plainly ill at ease, "and he says it was all because you were sober; that, if you'd been in the state Lord Ivor Cradleigh was the time it happened at Chaynes-Wotten, he wouldn't have done anything to you, probably."

"What's this? what's this? Lord Ivor Cradleigh? Chaynes-Wotten?" The man seemed to be curiously interested by the mere names in spite of himself.

"His lordship was at Chaynes-Wotten for the shooting I suppose?"

This remark he made most amazingly to me.

"A house party at Whitsuntide, sir," I explained.

"Ah! And you say his lordship was ——"

"Oh, quite, quite in his cups, sir. If I might explain, it was that, sir—its being done under circumstances and in a certain entirely genial spirit of irritation to which I could take no offense, sir. His lordship is a very decent sort, sir. I've known him intimately for years."

"Dear, dear!" he replied. "Too bad, too bad! And I dare say you thought me out of temper last night? Nothing of the sort. You should have taken it in quite the same spirit as you did from Lord Ivor Cradleigh."

"The whole unfortunate affair seemed different, sir," I said firmly. "If I may take the liberty of putting it so, I felt quite offended by your manner. I missed from it at the most critical moment, as one might say, a certain urbanity that I found in his lordship, sir."

"Well, well, well! It's too bad, really. I'm quite aware that I show a sort of brusqueness at times, but mind you it's all on the surface. Had you known me as long as you've known his lordship, I dare say you'd have noticed the same urbanity in me as well. I rather fancy some of us over here don't do those things so very differently—a few of us at least."

"I'm glad indeed to hear it, sir. It's only necessary to understand that there is a certain mood in which one really cannot permit oneself to be —— You perceive, I trust?"

"Perfectly, perfectly," said he, "and I can only express my regret that you should have mistaken my own mood, which, I am confident, was exactly the thing his lordship might have felt."

"I gladly accept your apology, sir," I returned quickly, "as I should have accepted his lordship's had his manner permitted any misapprehension on my part. And in return I wish to apologize most contritely for the phrase I applied to you just after it happened, sir. I rarely use strong language but ——"

"I remember hearing none," said he.

"I regret to say, sir, that I called you a blighted little mug ——"

"You needn't have mentioned it," he replied with just a trace of sharpness, "and I trust that in future ——"

"I am sure, sir, that in future you will give me no occasion to misunderstand your intentions—no more than would his lordship," I added as he raised his brows.

Thus in a manner wholly unexpected was a frightful situation eased off.

"I'm so glad it's settled," cried Mrs. Effie, who had listened almost breathlessly to our exchange.

"I fancy I settled it as Cradleigh would have—eh, Ruggles?" and the man actually smiled at me.

"Entirely so, sir," said I.

"If only it doesn't get out," said Mrs. Effie now. "We shouldn't want it known in Red Gap. Think of the talk!"

"Certainly," rejoined Mr. Belknap-Jackson jauntily, "we are all here above gossip about an affair of that sort. I am sure ——" He broke off and looked uneasily at Cousin Egbert, who coughed into his hand and looked out over the lake before he spoke.

"What would I want to tell a thing like that for?" he demanded indignantly, as if an accusation had been made against him. But I saw his eyes glitter with an evil light.

An hour later I chanced to be with him in our detached hut when the Mixer entered.

"What happened?" she demanded.

"What do you reckon happened?" returned Cousin Egbert. "They get to talking about Lord Ivy Craddles or some guy and before we know it Mr. Belknap Hyphen Jackson is apologizing to Bill here."

"No!" bellowed the Mixer.

"Sure did he!" affirmed Cousin Egbert.

Here they grasped each other's arms and did a rude native dance about the room, nor did they desist when I sought to explain that the name was not at all Ivy Craddles.

VII

NOW once more it seemed that for a time I might lead a sanely ordered existence. Not for long did I hope it. I think I had become resigned to the unending series of shocks that seemed to compose the daily life in North America. Few had been my peaceful hours since that fatal evening in Paris. And the shocks had become increasingly violent. When I tried to picture what the next might be I found myself shuddering. For the present, like a stag that has eluded the hounds but hears their distant baying, I lay panting in momentary security, gathering breath for some new course. I mean to say one couldn't tell what might happen next. Again and again I found myself coming all over frightened.

I Took to My Own Room, Making No Doubt I Would be Left to Languish in Gaol, Perhaps Given Six Months' Hard

Wholly restored I was now in the esteem of Mr. Belknap-Jackson, who never tired of discussing with me our own life and people. Indeed he was quite the most intelligent foreigner I had encountered. I may seem to exaggerate in the American fashion, but I doubt if a single one of the others could have named the counties of England or the present Lord Mayor of London. Our host was not like that. Also he early gave me to know that he felt quite as we do concerning the rebellion of our American colonies, holding it a matter for the deepest regret; and justly proud he was of the circumstance that at the time of that rebellion his own family had put all possible obstacles in the way of the traitorous Washington. To be sure, I dare say he may have boasted a bit in this.

It was during the long journey across America which we now set out upon that I came to this sympathetic understanding of his character and of the chagrin he constantly felt at being compelled to live among people with whom he could have as little sympathy as I myself had.

This journey began pleasantly enough, and through the farming counties of Philadelphia, Ohio and Chicago was not without interest. Beyond came an incredibly large region, much like the steppes of Siberia I fancy; vast uninhabited stretches of heath and down, with but here and there some rude settlement about which the poor peasants would eagerly assemble as our train passed through. I could not wonder that our own travelers have always spoken so disparagingly of the American civilization. It is a country that would never do with us.

Although we lived in this train a matter of nearly four days I fancy not a single person dressed for dinner as one would on shipboard. Even Belknap-Jackson dined in a lounge suit, though he wore gloves constantly by day, which was more than I could get Cousin Egbert to do.

As we went ever farther over these leagues of fen and fell and rolling veldt, I could but speculate unquietly as to what sort of place the Red Gap must be. A residential town for gentlemen and families, I had understood, with a little colony of people that really mattered, as I had gathered from Mrs. Effie. And yet I was unable to divine their object in going so far away to live. One goes to distant places for the winter sports or for big game shooting, but this seemed rather grotesquely perverse.

Little did I then dream of the spiritual agencies that were to insure my gradual understanding of the town and its people. Unsuspectingly I fronted a future so wildly improbable that no power could have made me credit it, had it then been foretold by the most rarely endowed gypsy. It is always now with a sort of terror that I look back to those last moments before my destiny had unfolded far enough actually to be alarming. I was as one floating in fancied security down the calm river above their famous Niagara Falls—presently to be dashed without warning over the horrible verge. I mean to say I never suspected.

Our last day of travel arrived. We were now in a roughened and most untidy welter of mountain and jungle and glen, with violent tarns and bleak bits of moorland that had all too evidently never known the calming touch of the landscape gardener; a region, moreover, peopled by a much more lawless-appearing peasantry than I had observed back in the Chicago counties, people for the most part quite wretchedly gotten up and distinctly of the lower or working classes.

Late in the afternoon our train wound out of a narrow cutting and into a valley that broadened away on every hand to distant mountains. Beyond doubt this prospect could, in a loose way of speaking, be called scenery, but of too violent a character it was for cultivated tastes. Then, as my eye caught the vague outlines of a settlement or village in the midst of this valley, Cousin Egbert, who also looked from the coach window, amazed me by crying out:

"There she is—little old Red Gap! The fastest growing town in the state, if anyone should ask you."

"Yes, sir; I'll try to remember, sir," I said, wondering why I should be asked this.

"Garden spot of the world," he added in a kind of ecstasy, to which I made no response, for this was too preposterous. Nearing the place our train passed an immense hoarding erected by the roadway; a score of feet high, I should say, and at least a dozen times as long, upon which was emblazoned in mammoth red letters on a black ground:

KEEP YOUR EYE ON RED GAP! At each end of this lettering was painted a gigantic staring human eye. Regarding this monstrosity with startled interest, I heard myself addressed by Belknap-Jackson.

"The sort of vulgarity I'm obliged to contend with," said he with a contemptuous gesture toward the hoarding. Indeed the thing lacked refinement in its diction, while the painted eyes were not art in any true sense of the word. "The work of our precious Chamber of Commerce," he added, "though I pleaded with them for days and days."

"It's a sort of thing would never do with us, sir," I said.

"It's what one has to expect from a commercialized bourgeoisie," he returned bitterly. "And even our association, The City Beautiful, of which I was president, helped to erect the thing. Of course I resigned at once."

"Naturally, sir; the colors are atrocious."

"And the words a mere blatant boast!" He groaned and left me, for we were now well into a suburb of detached villas, many of them of a squalid character, and presently we had halted at the station. About this bleak affair was the usual gathering of peasantry and the common people-villagers, agricultural laborers and the like—and these at once showed a tremendous interest in our party, many of them hailing various members of us with a quite offensive familiarity.

Belknap-Jackson, of course, bore himself through this with a proper aloofness, as did his wife and Mrs. Effie, but I heard the Mixer booming salutations right and left. It was Cousin Egbert, however, who most embarrassed me by the freedom of his manner with these persons. He shook hands warmly with at least a dozen of them, and these hailed him with rude shouts, dealt him smart blows on the back and, forming a circle about him, escorted him to a carriage where Mrs. Effie and I awaited him. Here the driver, a loutish and familiar youth, also seized his hand and with some crude effect of oratory shouted to the crowd:

"What's the matter with Sour-Dough?" To this with a flourish of their impossible hats they quickly responded in unison:

"He's all right!" accenting the first word terrifically.

Then, to the immense relief of Mrs. Effie and myself, he was released and we were driven quickly off from the raffish set. Through their Regent and Bond Streets we went—though I mean to say they were on an unbelievably small or village scale—to an outlying region of detached villas that doubtless would be their St. John's Wood, but my efforts to observe closely were distracted by the extraordinary freedom with which our driver essayed to chat with us, saying he guessed we were glad to get back to God's country, and things of a similar intimate nature. This was even more embarrassing to Mrs. Effie than it was to me, since she more than once felt obliged to answer the fellow with a feigned cordiality.

Relieved I was when we drew up before the town house of the Flouds. Set well back from the driveway in a faded stretch of common, it was of rather a garbled architecture, with th Tudor, late Gothic and French Renaissance so intermixed that one was puzzled to separate the periods. Nor was the result so vast as this might sound. Hardly would the thing have made a wing of the manor house at Chaynes-Wotten. The common, or small park, before it was shielded from the main thoroughfare by a fence of iron palings, and back of this on either side of a graveled walk that led to the main entrance were two life-sized stags, not badly sculptured from metal.

Once inside I began to suspect that my position was going to be more than a bit dickey. I mean to say it was not an establishment in our sense of the word, being staffed apparently by two China persons who performed the functions of cook, housemaids, footmen, butler and housekeeper. There was not even a billiard room.

During the ensuing hour, marked by the arrival of our luggage and the unpacking of boxes, I meditated profoundly over the difficulties of my situation. In a wilderness

beyond the confines of civilization, I should undoubtedly be compelled to endure the hardships of the pioneer; yet for the present I resolved to let no inkling of my dismay escape.

The evening meal over—dinner in but the barest technical sense—I sat alone in my own room, meditating thus darkly. Nor was I at all cheered by the voice of Cousin Egbert, who sang in his own room adjoining. I had found this to be a habit of his and his songs were always dolorous to the last degree. Now for example, while life seemed all too black to me, he sang a favorite of his, the pathetic ballad of two small children evidently begging in a business thoroughfare:

"Lone and weary through the streets we wander,
For we have no place to lay our head;
Not a friend is left on earth to shelter us,
For both our parents now are dead."

It was a fair crumpler in my then mood. It made me wish to be out of North America—made me long for London; London with a yellow fog and its greasy pavements, where one knew what to apprehend. I wanted him to stop, but still he atrociously sang in his high, cracked voice:

"Dear mother died when we were both young,
And father built for us a home,
But now he's killed by falling timbers,
And we are left here all alone."

I dare say I should have rushed madly into the night had there been another verse, but now he was still. A moment later, however, he entered my room with the suggestion that I stroll about the village streets with him, he having a mission to perform for Mrs. Effie. I had already heard her confide this to him. He was to proceed to the office of their newspaper and there leave with the press chap a notice of our arrival, which from day to day she had been composing on the train.

"I just got to leave this here piece for the Recorder," he said; "then we can sasshay up and down for a while and meet some of the boys."

How profoundly may our whole destiny be affected by the mood of an idle moment, by some superficial indecision—mere fruit of a transient unrest. We lightly debate, we hesitate, we yawn, unconscious of the brink. We half-heartedly decline a suggested course, then lightly accept from sheer ennui, and "Life," as I have read in a quite meritorious poem, "is never the same again." It was thus I now toyed there with my fate in my hands, as might a child have toyed with a bauble.

"She's wrote a very fancy piece for that newspaper," Cousin Egbert went on, handing me the manuscript.

Idly I glanced down the pages.

"Yesterday saw the return to Red Gap of Mrs. Senator James Knox Floud and Egbert G. Floud from their extensive European tour," it began. Further I caught vagrant lines, salient phrases: "The well-known social leader of our North Side set . . . planning a series of entertainments for the approaching social season that promises to eclipse all previous gayeties of Red Gap's smart set . . . holding the reins of social leadership with a firm grasp . . . distinguished for her social graces and tact as a hostess . . . their palatial home on Ophir Avenue, the scene of so much of the smart social life that has distinguished our beautiful city."

It left me rather unmoved from my depression, even the concluding note: "The Flouds are accompanied by their English manservant, secured through the kind offices of the brother of his Lordship, Earl of Brinstead, the well-known English peer, who will no doubt do much to impart to the coming functions that air of smartness which distinguishes the highest social circles of the capitals of the great world of fashion."

"Some mess of words, that," observed Cousin Egbert, and it did indeed seem to be rather intimately phrased. "Better come along with me," he again urged.

There was a moment's fateful silence, then quite mechanically I arose and prepared to accompany him. In the hall below I handed him his evening stick and gloves, which he absently took from me, and we presently traversed that street of houses much in the fashion of the Floud house and nearly all boasting some sculptured bit of wild life on their terraces.

It was a calm night of late summer and all Nature seemed at peace. I looked aloft and reflected that the same stars were shining upon the civilization I had left so far behind. As we walked I lost myself in musing pensively upon this curious astronomical fact and upon the further vicissitudes to which I would surely be exposed. I compared myself whimsically to an explorer chap who has ventured among a tribe of natives and who must seem to adopt their weird manners and customs to save himself from their fanatic violence.

From this I was aroused by Cousin Egbert, who, with sudden dismay regarding his stick and gloves, uttered a low cry of anguish and thrust them into my hands before I had divined his purpose.

"You'll have to tote them there things," he swiftly explained. "I forgot where I was."

I demurred sharply, but he would not listen.

"I didn't mind it so much in Paris and Europe, where I ain't so very well known, but my good gosh, man, this is my home town! You'll have to take them. People won't notice it in you so much—you being a foreigner anyway."

Without further objection I wearily took them, finding a desperate drollery in being regarded as a foreigner, whereas I was simply alone among foreigners; but I knew that Cousin Egbert lacked the subtlety to grasp this point of view and made no effort to lay it before him. It was clear to me then, I think, that he would forever remain socially impossible, though perhaps no bad sort from a mere human point of view.

We continued our stroll, turning presently from this residential avenue to a street of small unlighted shops, and from this into a wider and more brilliantly lighted thoroughfare of larger shops, where my companion presently began to greet native acquaintances. And now once more he affected that fashion of presenting me to his friends that I had so deplored in Paris. His own greeting made, he would call out heartily: "Shake hands with my friend, Colonel Ruggles!" Nor would he heed my protests at this, so that in sheer desperation I presently ceased making them, reflecting that after all we were encountering the street classes of the town.

At a score of such casual meetings I was thus presented, for he seemed to know quite almost every one, and at times there would be a group of natives about us on the pavement. Twice we went into saloons, as they rather pretentiously style their public houses, where Cousin Egbert would stand the drinks for all present, not omitting each time to present me formally to the barman. In all these instances I was at once asked what I thought of their town, which was at first rather embarrassing, as I was confident that any frank disclosure of my opinion, being necessarily hurried, might easily be misunderstood. I at length devised a conventional formula of praise which, although feeling a frightful fool, I delivered each time thereafter.

Thus we progressed the length of their commercial center, the incidents varying but little:

"Hello, Sour-Dough, you old shellback! When did you come off the trail?"

"Just got in. My lands! But it's good to be back. Billy, shake hands with my friend, Colonel Ruggles."

I mean to say the persons were not all named Billy, that being used only by way of illustration. Sometimes they would be called Doc or Hank or Al or Chris. Nor was my companion invariably called "shellback." "Horned toad" and "stinging lizard" were also epithets much in favor with his friends.

At the end of this street we at length paused before the office, as I saw, of The Red Gap Recorder; Daily and Weekly. Cousin Egbert entered here, but came out almost at once.

"Henshaw ain't there and she said I got to be sure and give him this here piece personally, so come on. He's up to a lawn feet."

"A social function, sir?" I asked.

"No; just a lawn feet up in Judge Ballard's front yard to raise money for new uniforms for the band—that's what the boy said in there."

"But would it not be highly improper for me to appear there, sir?" I at once objected. "I fear it's not done, sir."

"Shucks!" he insisted. "Don't talk foolish that way. You're a peach of a little mixer all right. Come on. Everybody goes. They'll even let me in. I can give this here piece to Henshaw and then we'll spend a little money to help the band boys along."

My misgivings were by no means dispelled, yet as the affair seemed to be public rather than smart, I allowed myself to be led on.

Into another street of residences we turned and after a brisk walk I was able to identify the front yard of which my companion had spoken. The strains of an orchestra came to us, and from the trees and shrubbery gleamed the lights of paper lanterns. I could discern tents and marquees, a throng of people moving among them. Nearer I observed a refreshment pavilion and a dancing platform.

Reaching the gate Cousin Egbert paid for us an entrance fee of two shillings to a young lady in gypsy costume whom he greeted cordially as Beryl Mae, not omitting to present me to her as Colonel Ruggles.

We moved into the thick of the crowd. There was much laughter and hearty speech, and it at once occurred to me that Cousin Egbert had been right: it would not be an assemblage of people that mattered, but rather of small tradesmen, artisans, tenant-farmers and the like, with whom I could properly mingle.

My companion was greeted by several of the throng, to whom he in turn presented me, among them after a bit to a slight, reddish-bearded person wearing thick noseglasses whom I understood to be the pressman we were in search of. Nervous of manner he was and preoccupied with a

(Continued on Page 35.

"Shucks! What's All the Fuss? Just Because I Took Bill Out and Give Him a Good Time!"

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Income-Tax Dodging

PROBABLY Secretary McAdoo is right in his assumption that the income tax was not paid last year by many people who are legally liable to it. That is, of course, pure assumption, but it strikes us as reasonable, in view of the yield. And in view of the yield we doubt that there was any considerable income-tax dodging by multimillionaires. The tax is small. Penalties for evasion are severe. Possessors of big incomes know they are shining marks for investigation. In view of these facts, and of the further one that incomes liable to the surtax produced more than half the total yield, we doubt that there was any considerable dodging among the very rich.

Probably a good many persons with moderate but taxable incomes failed to make a return simply because they were not specially invited to. Looking up an internal revenue collector and procuring a blank for the purpose of siphoning fifty or a hundred dollars out of one's pocket is not a proceeding that would rouse much enthusiasm in the average breast. Probably a good many persons who were really liable to the tax just waited to see what would happen.

The high exemption rather invites taxdodging. It is difficult to tell from appearances whether a man's income is three thousand dollars or six; and if it is only six the chances are small that the collector will disturb him. The Government, of course, would infinitely rather prosecute one big taxdodger than a hundred little ones.

If everybody supposed to have an income in excess of a thousand dollars a year were given a blank and required to make a return the tax, even at present rates, would yield considerably more, in our opinion. Simply putting a blank into the hands of everyone liable to the tax would doubtless raise the yield.

Unbusinesslike Charities

SOME so-called charities do not deserve support. Their intentions may be tolerably honorable, but their objects are not wise and their management is poor. The most tangible reason for their existence is that they furnish jobs for the persons in charge.

It is not only the right but the duty of a donor to demand a fiscal statement showing what becomes of the money, and just what proportion all expenses of soliciting, collecting and disbursing bear to total receipts. A charity that cannot or will not exhibit its income account and balance sheet does not deserve support.

The Freight Rate Advance

THE advance in freight rates which the Interstate Commerce Commission granted to the Eastern railroads in December is of comparatively slight importance when measured in dollars and cents. On the present volume of business it will add something like twenty-five million dollars, or perhaps three per cent, to the gross income of the carriers affected by the ruling.

In October, however, the railroads of the country lost nearly twenty-nine million dollars, or ten per cent, in gross income, as compared with the same month in 1913, and eight million dollars, or eight per cent, in net income. And in October, 1913, net income was thirteen million dollars smaller than in 1912. Thus, gross income this year was thirty million dollars less than two years ago and net income twenty-one million dollars less; but the capital investment in the roads has considerably increased.

An advance of three or four per cent in freight rates goes but a small way toward offsetting this loss; but as evidence of a more liberal attitude toward the roads on the part of the Government the advance is very important. Public regulation and private ownership will not work satisfactorily if the former is to be applied in a hostile, haggling, oppressive spirit. Screwing the last penny out of the roads that can be extracted without driving them into actual bankruptcy is not, in our opinion, the proper function of the Commission; for that is certainly not profitable to the country.

The Colonial Delusion

WE SUPPOSE that any plan to get rid of the Philippines which could be reconciled with the national idea of our responsibilities there would carry in a general election by a vote of about two to one. To put it in another way, we suppose about two Americans out of three heartily wish the islands had fallen to Japan or England or Germany instead of to ourselves.

This is partly because a majority of Americans feel that governing a remote, completely alien people is not our business. The only sort of government we care to indorse is out of the question for them. We may give them some patently bogus imitation of it, but the very notion of really democratic government there is absurd. So long as we govern them at all, it must be in a way we have solemnly declared to be wrong.

However, it is also because we know well enough there is no profit to us in the Philippines; that trade does not follow the flag nowadays, but pays no attention to it. The man with the right goods at the right price, and the right selling campaign, gets the orders.

The loss of Cuba was a boon to Spain. Germany would be stronger without her colonies than with them. Bismarck summed it up when he said colonies were useful only to jobholders. They are a part of the militarist delusion, which persists in regarding the world as though seventeenth-century conditions still ruled it.

Philosophy Blows Up

A NOTABLE effect of war was to turn Europe's intellectual clock backward two or three generations. Many men there, to whom the world has been looking for advanced thought, have written about it. The general characteristic of the writing is that they dived into the old-clothes basket of 1814 for their ideas. Germany's leading men of letters in particular were prompt to drag in the War of Liberation.

No doubt, as soon as the war is over Europe will begin thinking again in terms of to-day; but as soon as war is declared real thinking stops. Of course that is a necessary condition, for genuine thinking would at once stop the war.

The Shipping Outlook

OCEAN freight rates have advanced. Cases are reported in which prospective shippers have had trouble in finding bottoms, even at rates considerably higher than prevailed before the war; but that is no reason why the Government should invest twenty or thirty million dollars in ships.

Some four and a half million tons of German merchant tonnage are bottled up by the war. Some British merchant tonnage is engaged in warlike operations. At peace that tonnage will be released and seek cargoes. Naturally ocean rates will fall. If our Government considerably increases the world's tonnage by building ships there will be a surplus and rates will be unremunerative. If it buys old ships they will have to compete with the released tonnage.

What our shipping interests need is not Government-built ships, but the right to buy or build ocean carriers wherever they can be bought or built the cheapest, and the free admission of such ships to American registry.

Women's Peace Movement

THE Women's Movement for Constructive Peace puts forth eight propositions, to the end that this may be the last great war. The first is that the democracies of the world be reënforced by including women in the ranks of articulate citizenship. That we heartily indorse; but, as Professor Schevill pointed out only a few days after the beginning of hostilities, if this is to be the last great European war, then Europe must get herself a new mind, and that applies to feminine Europe in only somewhat less degree than to masculine Europe.

We have heard and read utterances by educated women, both English and German, which Bernhardi, or any other most bigoted militarist, would quote with the highest approval. The medieval concept of patriotism as blind devotion to a state which is inherently superior to every other state and to which the destinies of mankind are peculiarly committed needs to be grubbed out of the female soul as well as out of the male. The best women's peace movement is to raise up abhorrence and repudiation of war.

Patronage

EVIDENTLY the Senate will never give up its patronage without a fight. Whatever political differences may divide that august body, it stands unitedly for the principle that the Federal offices in any state are a perquisite of that state's senators—so many pawns to be used for the furtherance of their personal fortunes.

Over incidental matters, like the tariff or trust regulation, Republican may thunder at Democrat, and radical glower at conservative; but when it comes to the basic principle that the jobs belong to the senator there is no division.

That treating public offices as plums to be distributed among a senator's faithful followers gets us inefficient public service, goes without saying.

Some day, at an auspicious juncture, a President will lock horns with the Senate over that proposition and fight the question out. That the President will win his fight is quite certain.

Investigating Investigators

THE Federal Commission on Industrial Relations announces that it will investigate the Rockefeller Foundation, the Russell Sage Foundation, the Carnegie Foundation and the Baron de Hirsch Fund. The first three are themselves investigating bodies. Whether they do their investigating well or ill can hardly be anybody's business except their own.

The nation has, however, an undeniable right to inquire into the future economic effects of huge foundations which may be expected to increase vastly as the decades pass. Administered by trustees with broad powers, funds of gigantic proportions have almost as great potentialities for evil as for good.

A Peace Precedent

IN 1866 Prussia conquered Austria and treated the vanquished nation with notable magnanimity. Against the wishes of the king and the military chiefs, Bismarck carried his point that not a foot of soil should be taken from the defeated foe. Victor and vanquished are now fighting side by side. Four years later Prussia conquered France and treated her harshly, taking Alsace and Lorraine, and a billion dollars as war indemnity.

With about two-thirds of Europe at her back France is now fighting to even the score. A magnanimous peace after this war will last for generations. A ruthless treaty will last only until the vanquished are in a favorable position to fight again.

Why Not Investigate?

ON A MERE suspicion, unsupported by tangible evidence, that the railroads were generally overcapitalized Congress ordered a physical valuation that will cost fifty million dollars. That illustrates the readiness at Washington to investigate anything that is charged with a public interest.

That the Federal Government itself is badly organized, inefficient and wasteful is not a mere suspicion but an admitted fact. Presidents have called attention to it. Persons most familiar with the concern have repeatedly affirmed it. Instances have been pointed out. The only real difference of opinion is as to the amount of waste. The Government spends a thousand million dollars a year of public money—roughly, half the country's annual freight bill. If it were a private concern levying a like toll on the public, and under a like charge of waste, it would have been overhauled some time ago.

We have no more faith in an investigation of the huge concern at Washington from within than we should have in an investigation of the railroads or the trusts by themselves. We do believe that a body of capable, independent men, familiar with the organization and methods of the best-run private businesses, could point out ways of coördinating and economizing the work at Washington that would be beneficial to the public, which foots the bills. There should be no partisanship about it and no politics about it.

Whatever the exact facts may be, virtually everybody believes that the Government wastes much public money. That is not a profitable thought to be afloat in the public mind. How much and how little truth there is in it ought to be determined; and there is quite certainly enough truth in it to warrant an investigation—not from the inside but from the outside. What representative, nonpolitical body will take it up?

Carnegie Talks on War and Business—By Roger W. Babson

WHEN I arrived at his house Mr. Carnegie was busy and I had his warm and beautiful library to myself for a while. Here, within, were prosperity and peace; while there, without, were poverty and struggle. I could not free my mind of the contrast; and I could not help wondering whether Mr. Carnegie and his friends would be so contented and desirous of keeping things *in statu quo* were they part of the struggling mass.

Furthermore, I wondered whether international peace can ever come until the cards are redealt in some way, so that there will not be the contrast between nations that exists to-day. In other words, I could not help asking myself, as I sat in that beautiful library, whether all would not be interested in peace if each had plenty; and whether any nations would be interested in peace if their very existence depended on a constant struggle.

Those who have, whether individuals or nations, are naturally interested in keeping things in *statu quo;* but can we expect those who have not to agree to any such program? By this I do not mean that militarism must continue; but I do mean that merely an International Court of Arbitration will never serve the purpose of keeping peace, even after the seas are neutralized, which latter must, of course, come first.

However, I must not forget my story. After being admitted to Mr. Carnegie's presence I asked:

"Mr. Carnegie, what do you think about the war?"

He at once became very much excited. He shook his little fist and reminded me of the day when Morgan wanted a renewal of the option on the Carnegie Steel Plant, and the little man put the screws on the late J. P. Yes, Mr. Carnegie is a small man physically, but there is nothing small about him in any other way. He is in his eightieth year and is the picture of health; and as a trader, an organizer and a fighter he is a big man. As I was saying, he at once became very much excited at my question about the war, and replied:

"Europe has been set back a century because she substituted the present war of nations for the promotion of a federation plan. The latter would have meant peace and prosperity; the former means ruin. Dr. Nicholas Murray Butler, President of Columbia University, predicted that the present war would find its outcome in the establishment of a World Alliance, and I believe that nothing else could occur which would be of such immense advantage to Europe. 'United we stand' and divided they fall.

"If the territory now occupied by the homogeneous and coöperative federation known as the United States of America were occupied, instead, by a large number of small, independent, competitive nations—that is, if each section of our territory which is now a state were an independent country—America would be constantly in turmoil. If, in Europe in 1914, such a federation as Doctor Butler regards as a future probability had been a present actuality, 1914 would have left a record very different from that which it is making."

War a Crime

"CERTAINLY I hope that out of the great crime of this vast war some good will come. The greatest good that could come would be a general commercial alliance. This may or may not come at once; but the world will be infinitely better if it comes at length—if the natural law of mutual attraction for mutual advantage draws these nations now at war into a union which shall make such wars impossible in future, as wars between our states here are impossible. Thirteen colonies were banded into union in 1776. Their total population was less than the population of their largest city to-day, and their area has spread until it links two oceans and offers homes in forty-eight states to one hundred million people; and the population still increases rapidly.

"An experiment of world significance was tried and is a success; for the aggregated nation has grown and now is growing in power more rapidly than any other nation on the face of the earth. When the civilized nations follow this example, which America has set, the world will achieve an ultimate result as notably desirable. Then world peace will be enthroned, and all the peoples of the earth will be able safely to go about the pleasant and progressive business of their lives without apprehension of their neighbors. Humanity, thus freed of its most dreadful burden, will be able to leap forward toward the realization of its ultimate possibilities of progress.

"Certainly the most important duty of any conference that may be brought together to decide the terms of peace will be to make some arrangement for a union of the forces of the nations now at war, charged with and qualified to perform the duty of maintaining peace, pending the completion of the final comprehensive plan.

"It is possible and even probable that, as a part of the accomplishment of this, it may be found to be desirable and even necessary to organize and provide for the maintenance of a joint naval and military body, of strength sufficient to enforce world peace during the period necessary for the preparation of a plan to be submitted to all Powers. But if this force is to be established it must be done with the clear understanding that it is designed for one thing only—the maintenance of peace; and it must not be used at any time for any other service.

"No protest will ever arise from the mass of the people of Europe against the abolishment of militarism. Even the people of Germany, as a whole, have not found militarism attractive. It has been the influence of the military aristocracy of Germany, the most powerful caste in the world, which not only has encouraged the national tendency but has forced the Emperor, as I believe, to action against his will. But a change was notable in Germany before the war began, and will be far more notable after it has ended.

"The Socialistic movement waxes strong throughout the nation, and the proceedings of the Reichstag show us that the nation is marching steadily, though perhaps slowly, toward a real democracy. I believe the first election to follow peace will result in a demand by the Reichstag that it alone shall be given power to declare war. It will be argued, and it is evident that it then will be amply provable, that it is the people who suffer most through war; and that, therefore, their representatives should utterly control it. That of itself would be a most important step toward peace, and I feel certain that it is among the probabilities."

Mr. Carnegie then spoke of business and the interdependence of nations. Said he:

"At the beginning of this war the combined debt of the world, mostly borrowed and used for war purposes, amounted to nearly thirty-seven billion dollars. The interest charge of the world on this debt amounted to fifteen hundred millions a year. The amount expended yearly on standing armies and battleships was thirty-five hundred million dollars. If the entire property of the United States were to be sold, and the returns capitalized and put at interest at four per cent, it would just about keep up the military and naval forces of the world in time of peace. During the past few months this debt has been increased about twenty-five per cent."

Law Ashore and Law at Sea

"OUR own country, the United States, now spends on army and navy eight hundred thousand dollars a day, and yet some people claim we should double it! The so-called civilized world has, for the past twenty years, maintained no less than 6,244,600 men, armed and pledged to go forth and kill their fellow men should war arise; and to-day double this number are actually engaged in murder. This is the fundamental cause of our business depression.

"But this depression is much worse than it otherwise would be, because nations still capture private property on the high seas, though it is exempt from confiscation on the land. Yet the seas are the highways of peaceful and necessary exchange of products; no nation has been created to live by its own products alone, but by peaceful, neighborly exchange with other nations, thus creating a brotherhood of man, each benefiting the other.

"Little do the masses know of the extent of this amazing friendly exchange. Last year Britain imported foodstuffs to the value of $1,403,000,000, her total imports being $3,723,203,000. Germany imported food products to the value of $375,000,000, the total value of her imports being $2,530,000,000. France imported food products to the value of $340,000,000, her total imports being $1,960,000,000. Even our own country, the United States, imported food products to the extent of $355,000,000, the total imports being $1,650,000,000. The world's annual exchange of its products amounts to the almost incredible sum of $33,500,000,000. When to these figures is added the commerce of South America and that of other countries it is plain what is the matter with business.

"The fact that the Creator made lands different in temperature and in the productions of field, forest and mine, shows that nations were intended to interchange these products one with another. Each nation has its own treasures, each its own temperament; and each nation needs the others. When war comes most of this intercourse is stopped. The arteries of commerce are clogged, industry is

(Concluded on Page 26)

"After All These Years!"

The Victr most co

VICTOR RED SEAL RECORDS

BUTT, CLARA, Contralto

The announcement of records by this great English artist was welcome news to those who heard the contralto's artistic work on her first tour of America. Her success in her native land and on the Continent has been very great. Scarcely a festival of importance is considered complete without Mme Butt's services, while her recitals in English cities invariably attract large throngs.

Mme. Butt, who has toured this country the past two seasons, has chosen four fine numbers for her first records.

BUTT

THE BUTT RECORDS *(Sung in English)*

	No.	Size	
Abide With Me *(with Organ and Pianoforte)*	Liddle	88385	12	$3.00
Elijah—O Rest in the Lord	Mendelssohn	88415	12	3.00
Messiah—He Shall Feed His Flock	Handel	88411	12	3.00
Three Fishers *(with Pianoforte)*	Hullah	88386	12	3.00

CALVÉ, EMMA, Soprano *(KalM-vay)*

There have been many *Carmens* since the days when Calvé first took the world by storm with her voice, her beauty, and her wonderful acting, but none has quite ever satisfied the average audience like Emma Calvé.

CALVÉ

Emma Calvé half French, half Spanish, is descended from a prosperous and cultured family. She was born in 1864, at Madrid. The premature death of her father was followed by reverses, and the young girl knew that she must face a world in a more serious rôle than that of a society belle, so it was not long before the dark eyed beauty found herself studying under Marchesi and Puget, and she later made her début at Nice. Her first important appearance was at Brussels in 1882 as *Marguerite*. Americans first heard Emma Calvé at the Metropolitan Opera House in New York, where she made her début in 1894, and her fame spread rapidly. Her beautiful voice, her remarkable gifts as an actress, her beauty and magnetic personality, united in presenting a picture at once alluring and fascinating.

Mme. Calvé's exquisitely trained voice, always remarkable for its beautiful timbre and emotional quality, was at its best when her Victor records were made.

This great artist makes records *exclusively* for the Victor.

THE CALVÉ RECORDS

		No.	Size	
Carmen—Habanera (Love is Like a Bird) *In French*	Bizet	88085	12	$3.00
Carmen—Les Tringles des Sistres (The Sound of Tambourine)	Bizet	88124	12	3.00
Cavalleria Rusticana—Voi lo sapete (Santuzza's Air) *In Italian*	Mascagni	88086	12	3.00
Faust—Il est doux (He is Kind, He is Good) *In French*	Massenet	88130	12	3.00
Faust—2 Le Printemps *In French*	Gounod	88123	12	3.00
Home Sweet Home at Home (Swanee River) *In English*	Foster	88087	12	3.00
Le Rossignol Brise—Charmant oiseau (Brilliant Bird) *Flute obbligato* David		88087	12	3.00
Serenade—Chantez vos dormez *Flute obbligato In French*	Gounod	88119	12	3.00
Carmen—La bas dans la montagne (Yonder Mountain) with Dalmores		89019	12	4.00

CAMPANARI, GIUSEPPE, Baritone

Giuseppe Campanari was born in Venice, and in early life played the 'cello at La Scala. Young Campanari was ambitious, however, and endeavored to improve his naturally good voice at every opportunity. In 1884 he was engaged by the Boston Symphony Orchestra, and after arriving in America took up vocal studies in earnest, making his first appearance as a singer in 1890. He was soon engaged for the Metropolitan, where he remained for many years.

THE CAMPANARI RECORDS *(Sung in Italian)*

		No.	Size	
Carmen—Canzone del Toreador *(Toreador Song)*	Bizet	8[illegible]	12	$3.00

VICTOR RED SEAL RECORDS

CARUSO, ENRICO, Tenor *(Kah-roo'-soh)*

CARUSO

Caruso's success is the greatest ever attained by an artist in this country. His American engagements have been a continuous ovation, the great audiences being held spellbound by the exquisite refinement, beauty and power of his voice.

Caruso is a native of Naples and was born in 1873. When he was a mere boy he sang in the churches of Naples, and the beauty of his voice arrested the attention of all who heard it. His father did not encourage the boy at first, but a few years later was persuaded to allow him to take a few lessons in singing. The family was very poor, however, and Caruso was forced to work as a mechanic. This work not being very profitable, he began to seriously consider whether he could not make more by singing than he could earn by hard work with his hands.

He was eighteen years old when he met a distinguished baritone singer, who, after hearing his voice, decided that he would give Caruso substantial assistance. He therefore took him to Maestro Vergine, who was captivated by the beauty and purity of his voice, and began to give him vocal instructions.

Caruso made his début in 1894 in Naples, in a now forgotten opera, L'amico Francesco, afterward singing in various Italian cities and in Cairo. A South American engagement followed, and on his return, after a season in Milan it was clear that here was one of the most promising young tenors ever heard in Italy. Caruso had made a success in various countries of Europe before coming to America in 1903, but it was his performance of the *Duke* at the Metropolitan on November 23d of that year which convinced opera-goers that the greatest of all tenors had arrived. This artist recently finished his tenth season in this country and his success was greater than ever before.

Caruso has made records *exclusively* for the Victor since 1903, and as the present contract with the tenor does not expire until 1933, the public is assured perfect reproductions of his voice for many years to come.

THE CARUSO RECORDS *(Sung in Italian unless otherwise noted)*

		No.	Size	
Africana—O Paradiso (Oh, Paradise!)	Meyerbeer	88054	12	$3.00
Agnus Dei (Lamb of God) *In Latin*	Bizet	88425	12	3.00
Aida—Celeste Aida (Heavenly Aida)	Verdi	88127	12	3.00
Amor Mio (My Love) (Vocal Waltz)	Caesa-Riccardi	87176	10	2.00
Andrea Chenier—Un dì all' azzurro spazio	Umberto Giordano	88060	12	3.00
Ave Maria *In Latin* (*Violin obb. by Elman*)	Kahn	89065	12	4.00
Because *In French*	Teschemacher-d'Hardelot	87122	10	2.00
Bohème—Io non ho che una povera stanzetta (I Have Only a Little Room) (Marcello's Air Act II)	Leoncavallo	88335	12	3.00
Bohème—Racconto di Rodolfo (Rudolph's Narrative	Puccini	88002	12	3.00
Bohème—Testa adorata (Adored One!)	Leoncavallo	88335	12	3.00
Canta pe' me (Neapolitan Song)	Bovio-de Curtis	87062	10	2.00
Carmen—Air de la fleur (Flower Song) *In French*	Bizet	88208	12	3.00
Carmen—Il fior che avevi a me (Flower Song)	Bizet	88209	12	3.00
Cavalleria Rusticana—Addio alla madre (Turiddu's Farewell to His Mother)	Mascagni	88458	12	3.00
Cavalleria Rusticana—Brindisi (Drinking Song)	Mascagni	87062	10	2.00
Cavalleria Rusticana—Siciliana (Thy Lips Like Berries)	Mascagni	81030	10	2.00
Cavalleria Rusticana—Siciliana (*Harp accompaniment*)	Mascagni	87072	10	2.00
Core 'ngrato (Neapolitan Song)	Cordiferro-Cardillo	88334	12	3.00
Don Pasquale—Serenata—Com' e gentil (Soft Beams the Light)	Donizetti	85048	12	3.00
Don Sebastian—In terra solo (On Earth Alone)	Donizetti	88106	12	3.00
Dreams of Long Ago *In English*	Carroll Caruso	88076	12	3.00
Elégie—Melodie *In French* (*Violin obb. by Elman*)	Massenet	88066	12	4.00
Elisir d'amore—Una furtiva lagrima (A Furtive Tear)	Donizetti	87067	10	2.00
Elisir d'amore—Una furtiva lagrima (A Furtive Tear) Act II	Donizetti	88319	12	3.00
Eternamente (For All Eternity)	Mazzucato-Mascheroni	88335	12	3.00
Faust—Salut demeure (All Hail Thou Dwelling) *In French*	Gounod	88305	12	3.00
Favorita—Spirto gentil (Spirit So Fair)	Donizetti	88304	12	3.00
Finestra che lucive (The Shining Window) (Neapolitan Song)		88459	12	3.00
For You Alone *In English*	O'Reilly Geehl	87070	10	2.00

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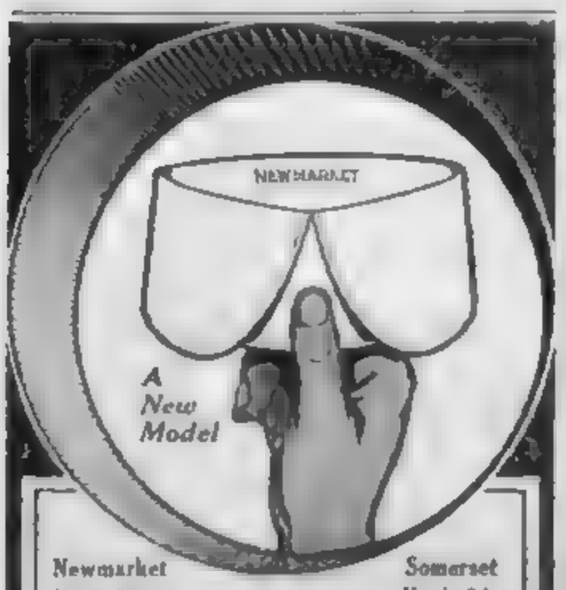

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CARNEGIE TALKS ON WAR AND BUSINESS

(Concluded from Page 23)

affected, and general business becomes depressed. Yes; the world's trade routes, cables, and so on, should be neutralized.

"Why," said Mr. Carnegie, "I cannot remember when I have been so beset with requests to help the unemployed. In one mail delivery to-day were forty-five requests for help. For some time now these requests have been averaging about a hundred a day; before the war the average was not more than ten or twenty a day. Why, Mr. Babson, the last man in this room before you came was Mr. Seth Low, endeavoring to raise five hundred thousand dollars for the unemployed in the city of New York alone. Think what the conditions must be throughout the nation, as a whole—and yet the newspapers talk about the good times!

"Mr. Babson, I have had long experience and have seen much of business. When people are decreasing their expenditures and the Government is increasing the taxes there are no good times in sight. There will be less money spent in New York this winter than at any time since the panicky years of 1893–97.

"Of course the masses do not yet feel the war tax, but they are the ones who will eventually be obliged to pay it. Not only have the people less earnings to spend, but there is less capital to use. The money spent on war is absolutely and irrevocably lost. Where several hundred thousand immigrants a year were coming to this country from abroad, to be used by us in erecting buildings and bridges, in developing railroads and other public works, this supply is now shut off and most of it is lost forever."

I then asked Mr. Carnegie for his opinion on financial conditions and the tendency of bond prices. Said he:

"Of course, owing to the great destruction of capital abroad, it would seem as though all bonds should go on a new and lower level of prices, with a correspondingly higher yield. It also seems to me that, so long as this war lasts, new issues must be sold at lower prices; for certainly very few new investment issues can be considered safe and seasoned until this war is settled, as we ourselves are not yet free from attack.

"Good commercial paper and short-time notes may soon be in good demand; but I should think that the supply of long-term, fixed-interest-rate, taxable investments—which will tie up one's money for a long period of time—may exceed the demand for some time to come."

Next, I tried to obtain from Mr. Carnegie his opinion about the steel business; but he only laughed. Whether he thought I was looking for a tip I do not know. At any rate I did not press the matter; for I have learned that a man cannot give an unbiased opinion regarding an industry in which most of his money is invested. He did, however, confide to me that he is afraid it is true that some of his friends have got some good, juicy war orders.

"But," said he, "these are only a fraction of what they would have if this hellish war were not in progress. Moreover, what is lost is lost forever. It can never, never be regained. No nation can suffer without all being injured, and no nation can prosper without the rest benefiting."

What is Lost is Lost

Then I asked whether business would be better as soon as there were any signs of peace, and he so quickly answered "Yes" that I wrote in my notes:

"There will be a rapid increase in business after the war is over." Whereupon he looked over my shoulder, scratched out the word "rapid" and substituted "healthy" for it, adding: "We must remember, Mr Babson, that what is lost is lost for eternity."

Mr. Carnegie then referred to the bountiful crops this country produces each year, especially those of this year. Said he:

"This is a wonderful land in which to live, a land where we all are kings. I remember visiting Emperor William only a short time ago, and as I entered the room where he and some others were he called out: 'Hello, Carnegie! Well, we've had our twenty-five years of peace, and I shall do my best to have twenty-five more.' Then, in introducing me to Lord, Count or Prince Somebody or Other, the Emperor remarked: 'Mr. Carnegie does not like kings.' To this I replied: 'Why shouldn't I like kings? I'm a king myself. Any man can become a king in America.'"

This gave me an opportunity to ask Mr. Carnegie what I have always wanted to ask him—that is, how he made his money. Of course I have my ideas; but I wanted to hear the answer from him direct. Quick as a flash, as though in heated debate, he flung back his key to kingship:

"Concentration!" said he. "It has often been written that I made my money by taking chances—by scrapping machinery, even though almost new, for some improved invention; but these explanations never appealed to me. Before I scrapped any machine," and again the twinkle came into his eye, "I took good care to have working models of the new machines set up and proved. No, Mr. Babson; the way I made my money was by concentrating—doing one thing at a time, and trying to do it better and more efficiently than anyone else. The trouble with most business men is that they mix themselves up in too many things. There's nothing in it.

"The way to succeed is to select some definite line of work—however small and insignificant it may appear to be—to know more about that than anyone else knows, and to let outside things alone. I succeeded by doing one thing at a time and doing it well. Then after I had accomplished one job—developed a certain kind of rail or angle iron—I would turn to making something else. Meantime I saved my money and kept my health."

Mr. Carnegie Likes Germans

From my talk with Mr. Carnegie I think he would agree with a great banker friend of mine in New York, who said to me the other day:

"Babson, success comes through three things—honesty, education and thrift. Why is it—when the rule is so simple and the path so clearly marked—that so few ever reach the goal? Moreover, why is it that our schools do not more forcefully emphasize these three fundamentals, instead of teaching so much stuff of minor importance?"

Mr. Carnegie is a very human sort of man. He is entirely free from affectation. He has lots of fun in him, is very democratic, and a jolly good fellow. Moreover, though some good person may put something over on him once in a while, he is just as keen as ever, and still has that bright twinkle in his eye; in fact, experience has shown me that most men who have made their pile instead of inheriting it are a pretty good sort of chaps. Most of them want you to forget that they have millions, even when they have honestly made them.

I asked Mr. Carnegie what part he thought this country, the United States, should play in the great movement he has in mind and thoroughly believes is even now on its way.

"The United States," he answered, "though happily not a party to the world crime now in progress, seems entitled to preference as the one to call the nations of the world to the consideration of the greatest of all blessings—lasting peace."

Instead of talking against the Germans, as he has been accused of doing, Mr. Carnegie said to me:

"Babson, the German people are a noble lot. I know them both in their home land and in this land. I have had thousands of them at work for me—yes, tens of thousands. They are industrious, frugal and honest. Yes; the Germans are an honest race, and I don't believe half the stuff I hear about them. Why"—and then the old twinkle came again—"I've made millionaires of several of them!"

Mr. Carnegie is often quoted by the pacificists in favor of arbitration as the cure-all for everything—as though the world could continue *in statu quo!* Of course his wealthy friends, who have everything they want, are naturally in favor of the *status quo* doctrine, and also some of those who are gathering the crumbs from the tables of these rich people; but Mr. Carnegie is a broader-minded man. In order to obtain his true opinion I said:

"Mr. Carnegie, before real headway can be made toward armament reduction, must it not be recognized that struggle is inevitable and that the *status quo* is impossible? If so, does not this mean that the solution of international conflicts must come through removing barriers to racial competition, rather than through ignoring these barriers and proposing arbitration as a cure after the damage has been done? Are not the laws of reward and punishment as applicable to nations as to individuals, and are not the greatest number of the most intelligent bound to determine the world's policies, whether they are English, French or German, white, black or yellow? In short, could this country get on with courts destined to hold matters only *in statu quo*?"

To this he replied:

"Perhaps, Mr. Babson, our Thirteen Colonies could never have formed a successful federation had they tried to get on without a court to settle their difficulties, or without constructive and executive bodies to shape and determine policies; but let us take one step at a time."

After a rather heated argument as to whether or not the pacificists are making a mistake in talking simply about The Hague Court, arbitration, and so on, I tried to explain how such talk made Germany and the younger nations feel that the typical peace movement is only a part of the British military system. Mr. Carnegie vigorously denied this, and stated that the purpose of the pacificists, in talking only about the courts and arbitration, is that they believe in taking only one step at a time.

Though Mr. Carnegie admitted that the union of the American Colonies, the Italian States, the German States, or any existing federation, has not been brought about through the inauguration of a court only, but with the addition of law-making and executive bodies, yet he seemed to feel that perhaps a federation of nations might be made an exception.

However, Mr. Carnegie's broadmindedness and true attitude are shown by the fact that he took a pad of paper and wrote in longhand on it as follows:

"If, however, the Germans have been trained to the idea that a Court of Arbitration would simply keep matters *in statu quo*, and that, in order to have a federation like that of the United States, with legislative and executive departments as well as a judicial department, the proposed federation of the world must also have three departments, certainly we Americans wish all our brother nations to have every advantage we have or obtain as we progress. We wish to share all our advantages with other nations and to give and take with them. The chief desire of us Americans is to see the whole world prosper."

The Neutrality Commission

Of all the monuments to Mr. Carnegie's name I believe the beautiful building at Washington, of the Pan-American Union, of which Mr. John Barrett is the able director general, will prove to be the greatest. I find real statesmen and men of affairs unanimous in the conviction that this Pan-American Union is the most hopeful movement for world peace which has ever been organized. This is most forcibly illustrated at the present time; for, while The Hague institutions are helpless, this Pan-American Union is the seat of the most hopeful conferences regarding the neutralization of the seas and similar questions.

Here the official representatives of twenty-one nations are constantly meeting to talk over these great international questions; in fact, they have already appointed a Neutrality Commission.

The Neutrality Commission may lead to the formation of a commercial alliance which will assure every country that it will be protected in what it gets by fair competitive methods, so long as it can hold such trade through similar competitive methods. This does not mean that nations will be protected in holding trade and markets simply because they now have them, but that such trade and markets will not be taken away from them through the erection of artificial barriers or through military aggression.

Such a commercial alliance will satisfy Germany, since it will enable German bankers and manufacturers to know that, after they develop foreign markets, those markets cannot be taken away from them except as competitors make better goods for the same money, or the same goods for less money. Furthermore, such an alliance should be satisfactory to England, as it would enable her safely to reduce her expenditures on armament, as her ships would then be under the protection of the United Navies of the World.

HARD TIMES FOR AMERICAN CHARITIES—By Corinne Lowe

MAURICE LEVINSKY, aged nine, for some time in the habit of depositing his own and his family's savings in the College Settlement's bank, laid on the desk this November night two pennies moistened by the jealous grasp of a grimy palm.

"Not so much as usual, Maurice," commented the settlement worker as she recorded these dampened offerings in the account book the small depositor now handed over to her.

"Naw," said he. "Pop he works by pants, but he ain't got no work; and de pape' mill dat Rachel was in stopped—and if it wasn't for me sellin' pape's and me mudder's stayin by de Trust Buildin' we wouldn't have nawthin'!"

Maurice Levinsky's dwindled savings are only an index to conditions that says one of the officials of the College Settlement's bank—are bound to result in a large shrinkage in the customary deposits by the thrifty.

These conditions are reflected in the statistics of many of the leading charity organizations of our two largest Eastern cities, and they convince us that, not only in Europe but in America as well, War is painting her great canvas of poverty and hardship.

The statistics that whistle in bleakly from the outposts of charity may well begin with the following: In the city of New York the four largest relief associations report three thousand more families under their care during the months of April, May, June, July and August than during the same months of the previous year. Throughout July, August and September of last year seven hundred and ninety-seven more men were sheltered at the Municipal Lodging House of that city than during the same months of 1913. And the alarming increase of over a hundred per cent of homeless cases is ascertained by a comparison of the record of the Joint Application Bureau of the same city for October, 1913, with October of last year.

If, indeed, we are content to centralize on the budget of the Charity Organization Society, of New York, we find sufficient food for thought. On the first day of October, 1914, the number of different families under the care of that society was 2419 as compared with the 1540 recorded for the same day of the preceding year. During the fiscal year ending September 30, 1914, the books of the organization show an increase of twenty-three per cent in the average number of families looked out for each month.

Our War Victims

We cannot, however, limit ourselves to this special institution. Unfortunately others of the same character produce similar discouraging groups of figures. The Society for Organizing Charity, in Philadelphia, for example, admits during the months of July and August an unprecedented increase of seventy-five per cent in new applications.

True, this dwindled to thirty-three per cent in September and October; yet any permanent satisfaction in this decline is forbidden by the fact that January, February and March are the months that bring the great volume of charity work to every organization.

That the peak of the industrial disturbance is followed only after some months by the peak of charity disbursement—a truth borne out by the memory that in the winter of 1907–1908 the charities were helping those wrecked in the panic of 1906–1907—is explained by the reluctance of the average victim of hard times to appeal to any organization until he has exhausted his margin of savings and every resource of friend and relative.

Nevertheless, there are certain social organizations which are extremely sensitive to financial conditions, and these will tell you that our poor and those just above them are already in the fell clutch of circumstances. Unemployment—some of it due to the national readjustments of last winter and much of it to the suppressed industries in the track of the war—is throwing its slides of poverty, wrecked homes and desperate hardship on the canvas of American life. Our own victims of the war are already with us.

That unemployment is the greatest contributory factor in the poverty of the present year is asserted by the charity organizations and by any number of private agencies. The Association for Improving the Condition of the Poor, of the city of New York, in the autumn reported fifty per cent more unemployment as a feature of appeal; the Salvation Army Employment Agency admitted the same ratio of increase, and a concluding word of proof was spoken by the head of one of New York's employment agencies for women and girls.

"In October, 1913," said this woman, "we had ninety-six calls for aid and were able to place forty-seven. In October of this year [1914] we had four hundred and nine calls for aid and were able to place only forty-three. The situation has been desperate. Every morning I dreaded going down to meet those rows of anxious women, patiently waiting for the boon of work—work of any kind at any price. At last some people I know offered to pay fifty cents a day for sewing on garments for the Belgian Relief Fund. Naturally, at such pay, we expected at the most ten or twelve applicants. What was our dismay, then, to find on the first day of the offer forty-seven women lined up for the privilege of making that fifty cents!"

A Mile From Home

Those who are accustomed to limit their observations to Fifth Avenue will find it hard to reconcile tales of such need with all the old familiar assurances of wealth. There are the same shop windows, filled, like Ali Baba's cave, with glittering hoards of velvet and fur and tinseled embroidery; through the half-drawn curtains of the smart hotels and restaurants snowy napery and gilded chairs beckon to the same costly delights; sleek limousines, with an interested and blanketed bulldog peering curiously from the windows, accept the challenge of the winter sun; and everywhere there are men, women and children secure in the old saucy luxuries of apparel.

It is hard, indeed, to realize, as one keeps in this orbit of pomp, that thousands of stenographers are out of work in the city of New York; that the families of hundreds of longshoremen are suffering from the paralyzed shipping of the last few months; that at this very moment some little messenger girl in a department store may be getting the blue envelope which removes the only support of a family; and that in many tenements the artificial flowers made by children's nimble fingers are the only exchange for bread and rent.

Let, however, the man who never steps farther east than Gramercy Park, or farther south than Washington Square North, accompany the investigator of the New York Association for the Improvement of the Poor, and he will realize to the full some of the extra burdens the war has laid on the people of the United States. To do this he need go no farther than the tenement down near Avenue A which is inhabited by Angelo Donnatti, his wife, and his ten children.

A year ago Angelo was a pipe layer, making perhaps two dollars a day. Even then those ten children paid for the privilege of their existence by work. Now that hard times have come and Angelo has no job, his children manage by steady labor to make the eighty cents a day which keeps the family.

As you enter the room the grave, café-au-lait little girls keep their eyes close on the table round which the ten children all sit—a table whose bright flecks of red and yellow and purple mock the dingy room with its one gas jet and its solitary window. Antonio, however, welcomes a diversion; and as the door opens he turns on the intruder blue eyes so sweet and wondering that a little pain shoots all through you.

Antonio is only three years old and he does not know anything about the war or industrial depression. He does not even realize that he is an economic factor. All he really does understand is that almost the first thing he can remember is the colored bit they put into his hand, and that now he gets very tired sitting so long in one place and making those pretty flowers.

"He maka them fasta," said his mother proudly; and with that Antonio's attention is recalled to the function for which he is placed here on earth, and those dear and wondering eyes fall again on the big red rose from which you distracted them.

If he cares to go farther the investigator from Fifth Avenue may peep in at one of those dark basement tenements, where the cold and damp seem to creep out at you from the walls and broken furniture. Here in this rayless spot a dark-faced Italian woman lies on the bed beside her new-born baby. There is neither food nor fuel in the house, and as the sick woman moans on her bed her husband sits beside her. For days this man has been looking for the work of which the war deprived him when it closed the warehouse in which he was employed; and now nothing can touch that solemn, brooding silence of his face.

In the Bowery Corps, which it has so long maintained, the Salvation Army found another victim of the lean years. The husband of the family had been, until the outbreak of the war, a pipe layer at a decent wage. Loss of work had stripped him of everything, and when the officer entered the tenement she found the mother—a girl of twenty-five—and her five children grouped in a room from which everything, even to the mattress on the bed, had been sold in order to delay that hateful day when the charities must be sought.

The only food in the house was three loaves of bread which had been contributed by the neighbors, and which were now so hard that they had to be soaked in water before eating. To the five ragged children, mocked by the tattered colored newspaper supplement of Santa and his pack which had been hung on the wall, there remained yet, however, one bit of human cheer. It was a gaunt, staring-eyed pussy cat; and to anyone who ever saw it the text of poverty must always be written by the vision of the small boy sitting there on that coverless bed with the frightened cat in his arms.

Lowered Standards of Living

Of course these are all cases of poverty that have been merely deepened by the outbreak of the war and by our own industrial upheaval of 1913. They are always with us; and, though their familiarity can never dim our sympathy and interest, we are likely to be more impressed by the destitution last autumn has brought on people with higher standards of living. To observe this phase of the situation we have only to stand for a little while by the side of Captain Derby, head of the Salvation Army's Employment Agency, on West Fourteenth Street.

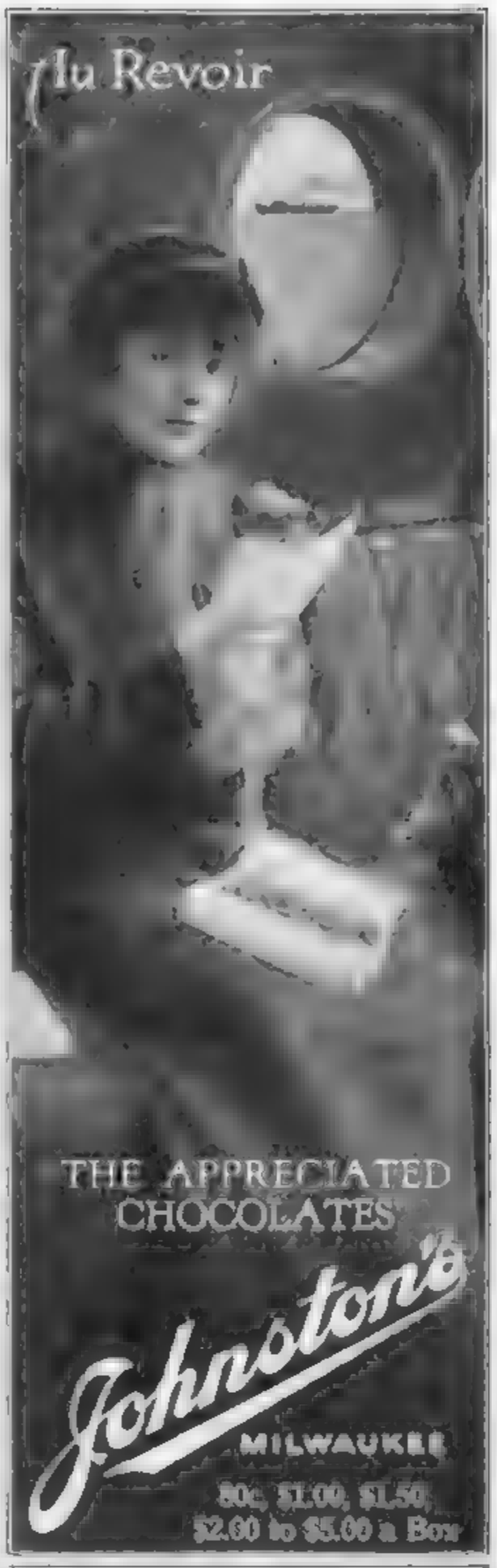
The first of the battered file of men and women who approach the railing is a young fellow of twenty-three, respectably dressed but very gaunt, and holding rather faintly to the railing that separates him from the officer.

"I want work—any work—no matter what it pays," you hear him say in a husky voice; and from that moment you follow every word of his narrative.

Several months ago he and his father and mother, two brothers and a sister had lived in Schenectady, where all save the mother had been employed in a large manufacturing company. He himself was a coil maker earning four dollars a day, and, together with the rest of the family, had kept up a pleasant home, which left little saved for the rainy day.

Through the mist of this rainy day you see beyond to that pleasant home—cheerful rugs and pictures, music in the evenings, and all that. You understand just how firm was his belief in a future that would continue the cheerful rugs and pictures and music in the evening. You realize the bewilderment that came last fall, when the manufacuring company turned away, among thousands of other men, this boy, his father and his two brothers.

The sister was the only member of the household who had retained her position,



A cup of delicious hot Steero warms up your body and drives out the chill. You can feel a comforting radiation of heat circulating through your system.

Drink Hot Steero

"A Cube Makes a Cup"

Hot Steero is so easy to make. Just pour boiling water on a Steero Cube and this delightful, appetizing drink is ready.

Everybody likes it.

"STEERO" Cubes

are sold by Druggists, Grocers and Delicatessen Dealers in boxes of 12, 50 and 100 Cubes. If your dealer cannot supply you a box of 12 Cubes will be sent postpaid for 30c.

Sample Steero Cubes Sent You Free

(If you enclose 10c we will also send you the 64-page Steero Cook Book and Cubes sufficient for four cups.)

Try Steero. Send your name and address to

Schieffelin & Co., 235 William Street, New York

Distributors for

American Kitchen Products Co., N. Y.

Hotel Guides giving names, rates and plans of best hotels in U. S., mailed FREE OF COST. Also tell how travelers may have checks cashed at hotels. AGENTS WANTED.
HOTEL CREDIT LETTER, Post 505 Fifth Ave., N. Y.

"Oh, Yes! I've Seen That Fellow's Advertisements For Years"

Men who buy their cigars from me know that they have the "inside track" in cigar buying. They know they are buying cigars that suit them at about half what they would have to pay at a retail store.

So they pass them out occasionally. And when the cigar is complimented they explain that it "is the Shivers Panatela, made by Shivers, the man in Philadelphia who sells his cigars direct from his factory, you know."

And in nearly every case the other man says: "Why, sure, I know whom you mean," etc.

He has seen my advertisements, but somehow he never has ordered my cigars.

I wonder why not. Does he read the advertisements through? Does he read my offer, set in blackface type?

MY OFFER is: I will, upon request, send fifty Shivers' Panatelas, on approval, to a reader of *The Saturday Evening Post*, express prepaid. He may smoke ten cigars and return the remaining forty at my expense and no charge for the ten smoked if he is not pleased with them; if he is pleased with them and keeps them he agrees to remit the price, $2.50, within ten days.

Are you one of the men who have never ordered?

I make my Panatela with Genuine, Cuban Grown, Havana Tobacco. The filler is *all* Havana, long leaf. The wrapper is Sumatra. The cigar is rolled by hand by skilled adult male cigarmakers. It has all the bouquet of Havana, all the uniformity and free burning quality of the hand-made cigar because it is a hand-made Havana [illegible] cigar.

You can't lose by trying them. You don't pay out a cent for cigars or ex[illegible] are pleased and then only $2.50 for the [illegible] I pay the express.

Since I sell by the box and sell direct, my prices are, of course, very low. As I have said—about half.

The cigars will sell themselves if you give them half a chance.

In ordering, please use business stationery or give reference and state whether you prefer mild, medium or strong cigars.

Shivers' Panatela [illegible] AND SHAPE

HERBERT D. SHIVERS
913 Filbert Street, Philadelphia, Pa.

Stop Cheating Yourself

It's absurd to risk the permanency (or even the neatness) of your records for the sake of the pitiful savings you can make by using poor carbon paper.

TRADE MULTIKOPY MARK

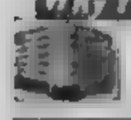
CARBON PAPER

never fades. It gives (in black or blue) copies that will be legible for all time. Its smooth surface makes all the letters on a page [illegible] It is [illegible] a sheet is good for 100 letters and 20 [illegible] can be made at one writing

Send for FREE Sheet of MultiKopy

F. S. WEBSTER CO., 335 Congress St., BOSTON, MASS.
New York Chicago Philadelphia Pittsburgh
Makers of Star Brand Typewriter Ribbons

If coming to New York Why Pay Excessive Hotel Rates?



THE CLENDENING, 190 W. 103 St., New York
Select Home [illegible] Restaurant [illegible] Private Baths [illegible] per day $2.00 [illegible]
Write for Booklet [illegible] Booklet Guide Map of City

A Fortune to the Inventor

who reads and heeds it. Is the possible worth of the book we send free? Copy postage. Write us at once.
R. S. & A. B. LACEY Dept. A. WASHINGTON, D. C.

and her earnings as a stenographer were now reduced to one-half. On this dwindled income she was managing to support her parents until the coming of the better day; and meantime the brothers had to fend for themselves.

This young man, failing to get any kind of work in Schenectady, had walked all the way to New York. When he reached the city he was without a cent and without any nourishment other than that of memory. Before the first day's search for work in the metropolis had ended he realized that the land of desire is not the land of fulfillment. That first night he sought shelter in the municipal lodging house.

After two more days of seeking work and two more nights spent in the lodging house, he had turned up here at this employment agency, articulate with the sufferings of his class—a refugee dispossessed of home and income as inexorably as any young Belgian workman.

"What are you going to do with him?" you ask of the adjutant who is standing at your side.

"Feed him down in our soup kitchen," answers that gentleman genially—"first thing we do for a man who comes here like that. Look at him! Poor chap! He hasn't had a bite since that sandwich at the lodging house last night."

"And then what will you do?"

"Try to get him a job, of course. If we fail here we may be able to place him in the country on a dairy farm or something of the kind. And then, if that can't be done, there are our industrial homes."

The Salvation Army is very busy these days. With its right hand it is stretching forth to foreign shores and is converting all kinds of old garments into surgical dressings; and with its left hand it is striving to relieve the increased poverty in our own country. Meantime its eating houses and soup houses and industrial homes are crowded with applicants.

The Industrial Homes

These industrial homes of the institution, of which there are twelve in Greater New York, provide an ingenious scheme by which the paper and string in which you send your donation to the Army, or the old alarm clock of your garret, at once becomes a job for the homeless man. Work on making old lamps into new is exchanged for food and lodging and whatever surplus of money is deserved. Quite obviously, therefore, the industrial home is an ideal lever for the young man from Schenectady and for all his kind.

Another organization that had its hands full last autumn was the keen-witted Association for Improving the Condition of the Poor. The main endeavor of this society is to get people on their feet, to find them some kind of a job. This winter, however, the society finds, in spite of its well-established relations with employers all over the city of New York and in the country, a very great discrepancy between aim and accomplishment. It simply cannot find enough jobs to go round, and in the meantime it has to carry its burden of actual support.

Lately this association played Harun-al-Rashid, and an illuminating survey of the labor situation is afforded by a talk with a young man who had had first-hand experience.

"I dressed myself up in a sweater, a three-day beard and a cap pulled down over my eyes," said this young man. "Then I got up at six o'clock in the morning and proceeded to hunt for a job. The first place I struck was a big food manufactory that had advertised for some help. How many applicants do you suppose I counted?

"Why, two hundred and twenty-eight—as hopeless and numbed a set of chaps as I had ever seen. There they waited, on this cold November morning, for at least two hours—until a foreman came along and picked out a few.

"The next place I moved on to was a warehouse, where there were just about the same number of men. Here, as I tried to get inside, I met a young fellow, very well dressed and good looking, who told me that he had been hunting work for three months—ever since his house closed down and he lost his position as elevator man. He had a wife and five children, and now the last penny of his savings had been swept away.

"As we both tried to get to the man inside a snip of a boy, with a cigarette in his mouth, cocked his eye at us and said: 'That job's taken. Get along out of here!' The man turned to me and said: 'I've been standing that sort of treatment for the last three months. I tell you it just about takes the heart out of a man.'

"Afterward I told the fellow who I was, and now I'm trying to get a place for him."

When war cut off much of the traffic between America and Europe it threw out of work hundreds of longshoremen whose families must now be carried along by the charity organizations. Couple to this the work thrown on the society by the fact that many reservists have left their families behind them, and you possess a good-sized clue to the magnitude of the home charities' war burden.

The grim tales of hardship in the city have their fainter echoes in the various small towns throughout the East, particularly in those where manufacturing interests are predominant. An example of this is found in a place we shall call Cambersville, lying in the broad and beautiful Cumberland Valley.

Before the outbreak of the war Cambersville was often referred to as having solved the delicate problem of labor and capital. Its six or seven manufactories flew the smoke flags of constant industry. Its products, its threshing machines and agricultural implements—perhaps half of which went to the European consumer—employed hundreds of men. The workingman owned his own home and often possessed a little stock in the company for which he worked.

Naturally enough, the war pressed heavily on Cambersville. Deprived of its foreign trade and doubtless affected by our own national readjustments, the manufactories reduced their forces, both office and shop, in some cases to half the capacity. As a result, the Home Relief Association finds a very heavy pressure of demand. Old clothes are wanted and coal is wanted, and shoes are needed so badly that many people are unable to send their children to school because they are barefooted.

Hover about that portal of justice, the squire's office, and you are likely to see a warped figure in a shawl, with a small shamefaced child, confronting the person of the law.

"Why don't I send her to school?" cries the woman bitterly. "Look at them feet and you'll see!" And then, as the small girl begins to cry at the judicial inspection of those patches of pink showing between occasional bits of leather: "I ain't gona let her go like that. There, arrest me if you want—I don't keer! Her pop ain't had a stroke of work since the works closed; and the washin' I've been doin' stopped, because the women, they're too savin' to give it out."

The Shivering Consumptives

The Relief Association of the town reported, the last of November, that it had less money than usual, and ascribed this falling-off to the fact that many Cambersville families in moderate circumstances had been affected by the crippled industries. Certainly, however, there has been no lack of that widespread emotional phase of charity which is dedicated to the Belgian relief. The women of the Civic Club did intensive knitting and sent off a big box of clothing for the relief ship; one of the Sunday-schools contributed seventy-eight brand-new garments to the needy in other lands; and for the Christmas of homeless little Belgian girls perhaps one hundred dolls engaged passage on the next boat.

Giving was in the air; and if you met ten-year-old Tommy Jones on the street he was apt to tell you, with the pride of conscious austerity: "I'm givin' up my money for the movies every Saturday to go to the Belgian kids." "And I'm givin' up all the money I make by rakin' leaves," adds his chum, Billy Williams. "I make mine by breakin' my bread in small pieces," pipes up the last boy of the group, as one who felt that flesh could get no nearer to the martyr's crown.

Only a few miles from Cambersville is the Mont Alto Tuberculosis Sanatorium. All who have ever been to that institution realize how the numbing winds sweep down from the leaf-stripped mountains, shake the pine shacks and mock at fleecy blankets. They realize what it means to receive health at the hands of hardship and how great is the suffering endured by those heroic men, women and children, separated from their families and disheartened by months of weakness.

It is, indeed, very hard to be a little Belgian girl without home and without family; but surely it is almost as bad to be nine-year-old Nancy Brown, with tuberculosis, spending Christmas in this wind-swept mountain battlefield, far away from home and family; and, above all, to be without sufficient clothing to keep you warm. Yet Nancy Brown is only one of many. Here in Pennsylvania's state sanatorium for the poor, the Episcopal rector will tell you, there are men and women and children who need shoes and warm clothing.

Somewhat different conditions are observed in that charming New Jersey town which you see at night, set amid the firefly lights on the other side of the Hudson. This town has no plumes of sooty smoke to disfigure its leafy terraces, its placid homes, and its wide, tree-guarded streets. It is purely a residential town, and for this reason you do not observe the poverty that comes from closed industries.

Here, however, are the cases of distress that arise purely from retrenchments in the expenditures of the well-to-do families. Boarding houses are filled with those who feel that they can no longer afford to keep up their homes; and these revised domestic arrangements have resulted in the discharge of hundreds of chauffeurs, laundresses, gardeners, cooks, and even furnace men. Builders, of whom there are many in this town, are suffering particularly because of the fact that last winter's industrial depression has left with them a legacy of debt.

Home Charities Crippled

In this charming little neighbor of the city of New York you find the same generous response to the appeal of foreign sufferers that you do in Cambersville. The Elks, for instance, have donated the use of their club room one day of the week, and hither come women from all over the town, ready either to sew or to give the work to needy people of the place. As for local charities, the hospital has decided this year to abandon the regular Charity Ball, and has asked from its accustomed patrons a donation of one-half of the price of the ball ticket. Just how this scheme has turned out has not yet been revealed, but it is safe to say that the prevailing retrenchments will tinge the home charities.

When, indeed, we come to a consideration of the resources of the charities that, after Christmas, will be obliged to prop up the greatest amount of poverty in our history, we find a unanimous acknowledgment of difficulties. We are having more work; we expect still more; and our contributions are not increasing in proportion to the demands.

All this is mirrored in the appeal gotten out by the Society for Organizing Charity, of Philadelphia, last autumn, and sent to more than eleven thousand people.

"More than fifty thousand needy persons," says this letter, "were helped by us in manifold ways last year. Apparently we must befriend a larger number this year. How can we do it? Our treasury is overdrawn. We are twenty-eight thousand dollars in debt. We cannot borrow any more money. Contributions have been turned from us to European relief work. Shall we turn people away? Shall we close the Wayfarers' Lodge? Shall we leave the homeless and friendless without shelter and without food?"

These appeals were sent out on November twelfth and thirteenth, and up to the sixteenth of the same month but sixty-three responses, with a total inclosure of $415.50, had been received by the organization. True, this report is as good as that of the previous year; but, in the face of all the accumulated poverty, the officers admit discouragement.

As a direct result of contributions outpaced by demands, this society has already been obliged to cut down a few benevolences. Evidence of this is found at the tuberculosis dispensaries of Philadelphia, where they will tell you that the Society for Organizing Charity can no longer assume responsibility for railroad fares to the state sanatorium at Mont Alto, except in those cases that have been sent direct by the organization.

"Naturally," comments the physician in charge of one of these dispensaries, "this curtailment is most discouraging. John Smith, who has been too ill to work for months, and who has five or six little children dependent on him, cannot possibly

get enough money to take him on his journey to renewed health and efficiency. Unless, indeed, we can get some help from the State Board of Health, I can see no way out of the difficulty."

In the city of New York the charities steer an equally troubled course. The United Hebrew Charities Society admitted last autumn that it expected a deficit and had already been obliged to take ten per cent from its monthly allotment of rent—this, too, in spite of the fact that practically all the members of the staff of this organization have voluntarily given up ten per cent of their salaries.

The Children's Aid Society reported that, as against an increase of from ten to twenty-five per cent of work, there was a decrease of the same percentage in contributions. In the same breath one laments the fact that the New York Kindergarten Association, which in 1913 was represented by thirty-three different groups, each one of which supported a kindergarten for needy children, was in the fall of 1914 reduced to twenty-six groups and as many kindergartens.

Of course, if you say "seven kindergartens less" it does not have a very ominous sound. Nevertheless, if you were one of the three hundred and fifty children whom this decrease affects you would realize exactly what it meant.

Suppose, for instance, you are Mary O'Flaherty, whose father lost his eleven-dollars-a-week job in a garage almost as soon as the war broke out; suppose the tenement where you live has no fire, and that the kindergarten which has been cut off from you represents a nice, bright, cozy spot, with a teacher and books, and pleasant colored paper to work with; suppose you now have to find your only fun on the cold, dirty street; and suppose, last of all, you do not now get the milk and crackers given out at eleven o'clock in every one of these kindergartens run by the New York Association. If you can suppose all that, you can see exactly how only seven less takes away all the comfort and rapture from the lives of three hundred and fifty children.

If, however, you do not possess the particular talent for getting over the boundary of your well-warmed and well-fed life, it would be well to go down and see the children of one of these kindergartens at the time when they are getting their crackers and nice, rich milk. Rivet your attention on that small ragged scrap of tow hair and blue eyes as she reaches out famished hands for the offering.

"Bless her! It's probably the only food she gets!" remarks the teacher.

And then you will understand.

College Settlements Handicapped

The Settlements, too—those homes for the poor, which bring warmth and comfort, dancing and games, nursing and advice, which brighten thousands of lives—are feeling the pinch of lessened contributions. The organizing secretary of the College Settlement reports, for instance, that one college for women, which has always given to its support, this year withdrew its customary gift because of the pressure of foreign charity. Other schools were obliged to give up the customary contribution because of limited enrollment.

One of those minute instances that help us to visualize large events is afforded by the rummage sale which the College Settlement at Front and Lombard Streets, Philadelphia, is in the habit of giving each autumn. In endeavoring to collect from the usual source of supplies the gleaner found a decided shortage in the harvest of old chafing dishes, boudoir caps, molasses pitchers and dilapidated garments.

"We'll only get about a fourth of what we got last year," said she ruefully. "Everywhere I go they tell me they have just sent away everything to the Belgian Relief Fund. It's a shame too; for, aside from the little money we made toward our support, the things gave so much pleasure to the poor. Why, last year Rosa Canotti strutted round all day in the boudoir cap she bought 'off of us.'"

Some hospitals have been crippled by the deficits resulting from curtailed contributions, a fact that has a very appreciable poignancy in view of the increased sickness which comes from a poverty too intense to permit normal standards of living. An example of cramped resources in this field is shown by the case of a young bookkeeper who applied lately for entrance into one of the free wards of a large New York hospital.

The girl had been ill and out of work for months; she had no family to whom she could appeal, and she had not a single friend in position to help her. Nevertheless, because she appeared to be of a better class than most of the applicants the official who admitted her demanded a preliminary weekly payment of a sum that represented more than two dollars a day. She protested that she could not pay and was admitted to the ward. Here there were not enough nurses to minister to the dozens of patients, and during the night some of the inmates would cry for hours before they could secure the attention of a nurse. The food was wretched and often there were not enough teaspoons to go round.

In spite of all this the official continued to visit the young bookkeeper and demand that she find a way to pay that weekly bill. When finally questioned by the kindly physician who had sent the girl, the official justified himself by saying the hospital was so poor that it could not possibly neglect any means of getting money.

If you go to one of the large New York charities very possibly you may be dismissed with the click of a statistic. To understand the real mark that decreased subscriptions have made on our charities, we must get the word of one of the social workers who deals with them. This is supplied by a worker in one of the big department stores.

"Some time ago," said she, "I tried to draw the attention of a certain big organization to the home of a little messenger girl, whose father had been sick for years and whose mother had recently been obliged to give up work because of chronic rheumatism. The investigator for the society went down to the home and came back to me with the report: 'Why, they've got pictures on the wall and new oilcloth on the table!' 'Of course,' said I, 'and that's why I appealed to you. I want you to help keep them there.' 'Sorry,' answered she, 'but we have so little money this year we can help only the most desperate cases.'"

In spite, however, of the curtailed subscriptions to home charities there can be no doubt that people are giving as they never have given before. Our Anglo-Saxon sensibilities, touched by the suffering on foreign shores, have been electrified by an alertness and ingenuity that is all Yankee. The many-faceted charities of the present day are well reflected in the words of a certain New York business man.

"In the morning," says he, "I get up to find a letter from some woman who wants me to start a chain of letters, each one representing a contribution of a dollar to the Belgian Relief Fund, and destined, if there are no slips, to reach the sum of forty thousand dollars. When I come down to the breakfast table, 'Where are you going?' I say to my wife. 'To work for Mrs. So-and-So,' says she. 'You know she's getting together a lot of garments and sweaters for the Midlothian Highlanders.' So off she goes to knit something warm for Mr. Campbell and Mr. McGregor.

"When I get to my office I find my stenographer knitting between dictations; and when I go out to lunch I find my best friend looking at my shirtfront. 'You know,' says he, in a tone full of feeling, 'they're giving those to the Salvation Army. They make fine abdominal bands.' All together, it's nothing but hand-outs across the sea for you and little me—isn't it, now?"

That the intensity of our sympathy for European sufferers is likely to prove a boomerang which will in time react favorably on our national charities is, however, an opinion expressed by many officials in the work.

"People kind of get in the humor for giving," remarks one of them quaintly.

Meantime, however, the Association for Improving the Condition of the Poor is using up one of its big donations for an educational publicity campaign in the daily newspapers, in which it sets forth that unless it receives extraordinary gifts its income will fall short of the demands made on it this winter by a hundred and twenty-five thousand dollars.

WHAT NEXT?

Steering by Wireless

A NUMBER of ships have recently been equipped with wireless direction-finders, which make possible very exact location of any wireless signals within fifty miles. A ship so equipped and in touch with any shore station can be sure of its position in a fog, can steer directly by any wireless distress signal from some other vessel, or even work out its own latitude and longitude if some vessel within fifty miles sends its position by wireless.

The direction from which the wireless signals come can be determined with great accuracy, but the distance traversed by the signals cannot be figured so closely. However, with practice a wireless operator can make a close approximation to the source of any signals within fifty miles of his ship.

Wires are strung in a triangle, and the direction of the source of any wireless waves is found by gauging the intensity of the signals received on each side.

Oxygen Cakes

SOLID oxygen, in cakes like soap, easily turned into oxygen of the gas form, is a new substitute for the tanks of compressed oxygen used in breathing apparatus for coal-mine rescues, in the machines for supplying oxygen in cases of extreme sickness, and in a great many manufacturing processes.

The cakes of oxygen rapidly turn into the gas when placed in contact with water, in much the same way that carbide is turned into acetylene gas. A pound cake of solid oxygen will make more than two cubic feet of the gas.

Steam From Electricity

STEAM made by electricity is just the reverse of the ordinary process, for most electricity comes from generators turned by steam power. The reverse process is much simpler and was adopted by a Canadian mill that had plenty of electricity but needed steam for heating purposes. The electricity in this case was, of course, obtained by water power.

Tubes connected with the electric current by wires are fitted inside a boiler and water is allowed to flow through the tubes. As the water passes along them the electric current jumps through it, meeting sufficient resistance to turn the water into steam.

Automobile Cells

INDIVIDUAL cells in which automobiles may be locked up in public garages are an idea that is growing rapidly abroad. The owner of a car leases a cell in a garage and his car is kept there when not in use, the key being kept by the owner. Besides being a check on joy rides, the cell system gives the car owner a safe storage place for his own car supplies.

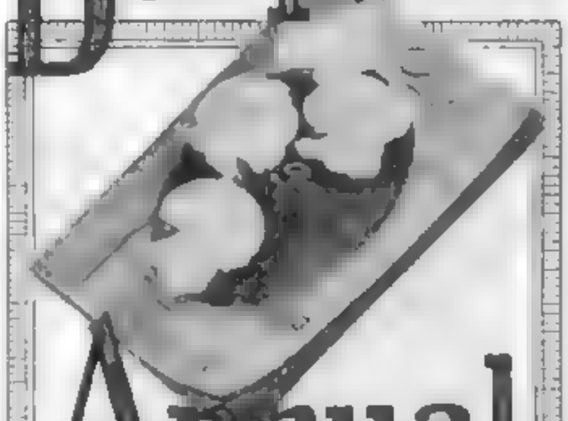
An Ambidextrous Failure

EVER since it was proved that in all right-handed people the speech center of the brain—the place from which talking is controlled—is on the left side of the brain, and that in left-handed people it is on the right side, there has existed a suspicion that if a person became ambidextrous, or able to use both hands equally well, the speech center might be doubled, and consequently talking ability might be improved. Very elaborate tests have now shattered this hope.

A German specialist obtained the assistance of the school authorities and tried it out on nearly three thousand school children. After a careful record was taken of each child's hand preference, speech ability and general capability, all the children were told to try to use both hands. For many months an effort was made to have all the children become ambidextrous.

At the end of the test all the teachers and other observers agreed that, though some of the children had succeeded in becoming ambidextrous, the effort had worried them all, and had shown no advantages manually or in speech that in any way recompensed for the trouble taken. Consequently the scientist has decided that Nature is doing pretty well with her own system of left-side speech and right-hand preference.

Burpee's Annual



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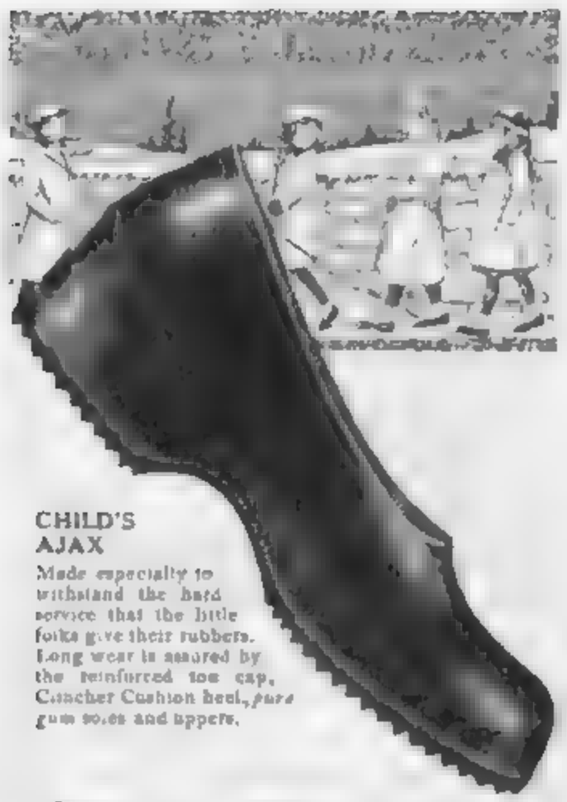

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THE CAT'S-PAW

(Continued from Page 11)

tongue would run away with him. What he could divulge might be negligible; but there would be those who would adroitly and shrewdly try to pump him, and one could never tell what might give a clue to Malasan's whereabouts.

Turning over in his mind occasionally these disturbing reflections, Merrill was distinctly alarmed when Babby came out of his lethargic deck-chair existence and began to manifest an interest in the navigation of the vessel. Babby was now frequently on the bridge, with an eye to the compass and the tale of the log.

At noon the appearance of Merrill and Griscom with sextants led him promptly to join them; and he would linger in the chart room while the ship's position was being calculated. He even dogged Merrill's steps about the bridge one evening when the chief officer was taking starsights; and it was evident to Merrill that the boy, in his sharp way, was learning a thing or two. He was no dunce.

Merrill had finally summoned up his courage and had voiced to Captain Leech some part of his misgivings in regard to Babby and Malasan. The old skipper listened in silence, an elbow supported in the palm of one hand while he stroked his chin reflectively.

"Of course I may be quite wrong," Merrill had ended weakly; "but I can't help thinking ——"

"Yes, you can, Merrill. Try it!" the captain briefly adjured him. This was the extent of his response to the other's carefully phrased argument; but, as though some elucidation of his terse injunction were necessary, he presently crossed the bridge to add: "One can always help thinking, Merrill; one just needn't think."

Merrill felt rebuffed. They were within a few hours' steaming of St. Dunstan's Point, where the course would be changed and the Alethea finally headed for Malasan. Once on that northeast track the vessel's ultimate destination would be patent.

Merrill continued to gloom over the situation, occasionally relieving himself outspokenly to Griscom, who had begun to glimpse the situation as he himself saw it. He had ended one of these colloquies with the second officer and had started back to the bridge when Lo San suddenly appeared from the lower deck. He waited for Merrill to draw near, glanced up and down the deck, and then beckoned significantly toward the companionway:

"Wanchee make look see!"

Merrill, preoccupied, frowned at the Chinese steward.

"Look see what?" he demanded brusquely.

Lo San only smiled.

"Wanchee make look see!" he repeated mysteriously, and again indicated the companionway.

Merrill was puzzled. Then his curiosity prompted him to action.

"Well, what's it all about?" he grumbled as he descended the steps, followed nimbly by Lo San.

The Chinaman led the way into the dining saloon, from which, on each side, the officers' staterooms opened. Lo San's dustpan and broom were in evidence. He had stopped his work of bed-making and cleaning to summon the chief officer below. Now he paused at the open door of Babby's empty stateroom.

"Well, I'm looking," said Merrill, who could see only that a meticulous neatness and order betokened that Lo San's ministrations had just been completed.

Lo San gave a wary glance behind and then, with quick, deft movements, began to strip back the carefully laid bedding until the mattress was disclosed. Beckoning Merrill nearer, in his mysterious pantomime he pointed to a slit in one of the seams. Slipping his hand into the mattress, he drew out and exhibited a folded paper, which when opened proved to be an Admiralty chart.

Merrill's quick eye was instantly on the penciled line traced across it, and the neat entries of longitude and latitude. The chart indicated with exactitude the course of the Alethea up to the preceding noon. He gave Lo San a hard, searching look, which the Chinaman met with equanimity.

"Make the bed up again and say nothing. You savvy!" he commanded sharply. "No talkee, Lo San! You savvy?" Merrill slipped the chart under his coat and hastened to the bridge.

It was a great stroke of luck. This damning piece of evidence, hidden away in the mattress, could mean only one thing. Merrill reflected grimly that he was about to give Captain Leech the surprise of his life.

He found the latter in the chart room, smoking a long Sumatra cheroot and studying the pages of the signal-code book. A Dutch freighter was passing and had hoisted some message that the captain could not quite make out. Merrill produced the chart and opened it.

"Lo San found this in Babcock's stateroom."

Captain Leech cocked a casual eye over the top of the signal-code book at the chart. He scanned the incriminating line and the penciled notations made in Babby's careful hand. For a moment he lowered the book, took the cigar from his mouth, and thoughtfully blew a long whiff of smoke.

"It was hidden in the mattress," added Merrill significantly.

"Very well, Merrill; have Lo San put it back." He had already resumed his puzzled study of the signal-code book. "Be as quick as you can about it, Merrill. I want you to come back and tell me what this Dutchman off to port is trying to say with that string of bunting. Hanged if I can make it out!"

Merrill started out of his paralyzed astonishment to exclaim:

"Oh! Yes, sir." He thrust the chart angrily under his coat and bolted. "That Dutchman," he muttered under his breath, "is probably signaling that you're the blindest idiot afloat!"

"He can't see it—or won't," declared Merrill to Griscom some hours later. There were almost tears in the chief officer's eyes. He had been divulging to the second mate the tremendous discovery of the forenoon. "It's as plain as day! The young scamp's nothing but a spy. That chart tucked away in the mattress proves it. If he were plotting the course for his own amusement would he hide it away like that? He's a spy—no matter if his uncle is the president of the line. That makes the trick all the dirtier. Hanged if I'd stand for it! I'd take the young scamp back to Singapore by the neck and shake him down right in front of his uncle.

"'Company's orders!'" quoted Merrill with a bitter laugh. "'Hope to interest the boy in the business!' Bah! Every ship between here and Hong-Kong will be putting into Malasan inside of six weeks. That river will be so jammed the Thames will look like a deserted backwater in comparison. 'Company's orders' and Company's nephew be hanged, I say! Is the old man actually going to let Malasan be stolen from him right before his eyes? It's been the pride, the triumph of his whole career.

"I can't make him out, Griscom. What if he did have to go back to Singapore and tell his best friend to his face that his nephew is a blackguard and a sneak? Guess old Babcock could stand it better than lose Malasan." Merrill crossed to the rail and spat savagely over it. "He'll lose Malasan all right!"

At four bells Merrill, who had the second dogwatch, returned to the bridge. The sun had descended out of a vast, peaceful sky, and flamed like a beacon for a brief moment on the edge of the water. A reddish golden glow enveloped all the sea in a sort of vesper stillness. Even the soft throb of the Alethea's engines seemed subdued in the benediction of the moment as day departed.

Captain Leech was standing with his arms on the rail, his head a little lowered—almost wearily bent forward—while he watched the ebbing of the sunset glow. He was alone on the bridge, except for the silent Malay gripping the wheel in his thin, brown hands and gazing stolidly at the binnacle.

The old skipper seemed lost in thought; he had taken off his cap, and the flaring crimson in the west touched with a faint glow of color the patriarchal white of his hair. For some minutes he did not notice Merrill, who mechanically began to pace the bridge.

"One would naturally like to give him the benefit of the doubt, Merrill," he abruptly announced out of the middle of his train of thought.

"Yes, sir," snapped Merrill, stopping short in his walk.

"Not at all like his uncle—strange!" Captain Leech mused, half aloud. "But you don't know Gideon Babcock, do you?"

And, without waiting for Merrill's answer, his eye absently on the dying glow in the west, he went on:

"We came out from Liverpool in the same ship nearly fifty years ago, Merrill—mere lads, bound that we'd go to sea and sail all round the world. . . . Done it many times since then," added Captain Leech reminiscently, "before I settled down in this Malay island trade. Gideon eventually went back to the land. His was a head for shore business; but I kept to the sea. And it's been a sort of partnership between us. Every ship he's built—each bigger than the last—he's intrusted to me, and I've never failed to bring back a good report of every one. And now he's turned his nephew over to me.

"Heart's bound up in that lad, Merrill. You understand? Nearest thing to a son he will ever possess. But the boy's all wrong. . . . Can't go back and tell Gideon that, can I? I've been thinking it all out. It seems, after all, that there are times when the truth will hurt more than help. This mischief he's up to—the whole miserable business—has got to remain a secret; as though it never had turned up. You told anyone, Merrill?"

"Only Griscom."

"Um-m, well, you two keep it to yourselves."

"But Malasan ——" interposed the chief officer.

"I've been thinking about that," said Captain Leech quietly. "You and Griscom keep this other matter quiet. I'll take care of Malasan."

The Alethea made St. Dunstan's Light about ten o'clock—a red spark flashing at intervals out of the blank expanse of the tropic night. Captain Leech had remained on the bridge until the Alethea came abreast of the Point, where the course was to be changed for Malasan; but when Merrill appeared at midnight he was surprised to find Captain Leech still at his post.

A quick glance at the binnacle told him that the course had not been altered. The needle still marked east-southeast, though St. Dunstan's Light was now flashing far astern. An ejaculation of relief escaped him; evidently the skipper was going to give Malasan a wide berth this trip. Suddenly he felt Captain Leech's firm grasp on his arm drawing him out of earshot of the quartermaster.

"That compass look all right to you, Merrill?"

"Why, yes," answered the chief officer. "You're not going to make Malasan, I take it."

"Oh, we'll make Malasan," asserted the captain.

"Sailing east-southeast?" demanded Merrill, dumfounded.

"Not so loud, Merrill. Fact is, we are not headed east-southeast. That needle's about three points off. I've slipped a small magnet into the binnacle."

Merrill's jaw dropped in utter astonishment.

"Ticklish business, I know," went on Captain Leech, quite unperturbed. "Maybe a prison offense. I don't care. No one is to know but you and Quarles. I've explained to Griscom; he was on duty at the time. You understand, don't you? We'll hold this course to all appearances for the next four days; mark the chart accordingly—falsify the longitude and latitude to agree. It will be all perfectly shipshape and regular for the young gentleman to copy down on that chart of his just as he likes. Meantime we're really headed east by north, if we can trust that compass."

"But that won't make Malasan," interposed Merrill.

"Not quite; but during the night, once young Babcock is sound asleep, we'll put about at right angles—we'll reach for Malasan, by Jove!—lay the Alethea over as though she were a three-master beating to windward in the good old days before steam. We'll fetch Malasan in a series of zigzags."

Merrill grinned as the captain's scheme unfolded itself.

"And incidentally run up a coal bill," he reflected aloud, contemplating the extra distance to be traveled by those nocturnal diagonals.

"What's a hundred ton of coal in a case like this? Can't be helped," said Captain Leech. "'Tain't feasible to throw that compass too far out, or safe. Our young navigator might suddenly wake up to the fact that the sun was setting pretty near north and want to know why. No; I've figured this out quite carefully. We've got to reach some land on the map. We'll make Malasan—jolly well behindtime, of course—but just when our false course on the chart shows we're due at Holman's Land."

"Holman's Land!"

"Precisely. I've figured it out quite carefully; and Holman's Land will go down on young Babcock's chart as Malasan—four days' steaming east-southeast from St. Dunstan's Light."

"Do you suppose he has any idea what Holman's Land is really like?" demanded Merrill, grinning at the thought of this monstrous deception.

"No; but whoever put him up to this job will very likely tell him."

And Merrill perceived, for the first time in his life, that Captain Leech was a humorist at heart.

Lounging in his deck chair, rolling innumerable cigarettes, domineering over Lo San, who brought him lemon squashes, and vainly trying to peruse the first hundred pages of one of Trollope's novels, Babby managed to endure the tedium of the next three days, quite oblivious of the fact that the sun above his head was describing a slightly altered arc in its westerly progress, and that at night, after he had sought his berth, the constellations were all askew as the Alethea raced off at a sharp diagonal under an increased head of steam.

He made his visits to the bridge as usual, where a stolid, vacant-eyed Malay hour after hour held the Alethea unflaggingly to a compass that he noted continued to point east-southeast; and in the chart room, each noon, he observed a new production of that straight, ever-lengthening line—east-southeast—which marked the vessel's course.

And in the privacy of his stateroom, on another chart, a similar line lengthened daily. It was as plain as day to him now what speck of land on the chart that line would eventually hit.

Babby yawned and began to reckon the days that would elapse before he would be back again in Singapore; and he amused himself by contemplating the numerous pleasant ways in which one could spend the sum of one thousand pounds.

On the bridge of the Alethea, however, the days went to a different tune. The officer of the watch was continually giving furtive glances at a small compass guardedly taken from his pocket. There was a nervous tension in the air, an uneasy alertness, a vague fear of surprise.

One night Merrill fairly jumped in his boots at the voice of Witherspoon, the second engineer, who had come up out of the stokehold, away from the clang of the machinery, into the peaceful quiet of the tropic night.

"Say! What sort of circles are you chaps trying to put this bloomin' vessel through?" he bawled toward the bridge. "Trying to catch your tail, pussy?"

Merrill frantically motioned to him.

"Do be quiet!" he hissed.

Witherspoon, looking up at the gesticulating figure, slowly scratched his head in wonder.

"Why should I be quiet?" he demanded belligerently. "Afraid I might disturb the dreams of that Beau Brummell supercargo? Huh! Let me tell you it's blankety-blank hot down in that boiler room, with you calling for extra steam at the very dead o' night."

"For the love of Mike, Quarles," muttered Merrill, "go down and choke him off!" And when the engineer had been quieted and coaxed below, the chief officer wiped his forehead with a handkerchief and muttered: "This trip can't end any too soon to suit me."

III

THE Alethea—a week overdue, and with somewhat depleted coal bunkers—let go her anchors in Singapore Roads. With hatchways already open and derricks rigged fore and aft, the noisy unloading of her cargo was promptly begun.

Babby, heartily glad that he had tasted the last of Lo San's lemon squashes, repaired at the earliest possible moment—after a brief, deferential call at his uncle's office—to the café of the Marine Hotel.

The first familiar figure to catch his eye was Captain von Norden. The little Dutchman was drinking a glass of schnapps on the veranda; he beckoned Babby to join him. The news of the Alethea's arrival, spreading along the water front, presently brought Wolfsohn and Lazinsk to the Marine Hotel. To their looks of silent inquiry Babby nodded a portentous affirmative.

"And, let me tell you, it's one fine place—Malasan! You'd never stumble on that river in a million years! We made the island early in the morning—screw stopping was what woke me up. I stuck my head out the open port, and there we were right offshore—just a white stretch of sand edging a big forest—no end or beginning to it, it seemed. We steamed along for half an hour, and then we struck the river and turned in. And what a river!—deep enough for the Alethea—fringed on both sides by the tallest palms you ever saw, and villages scattered all along. Then the natives began to come out in their canoes—dozens of 'em."

"But where is it on the chart?" interrupted Captain von Norden impatiently.

"*Ja!* Show us der chardt," said Lazinsk.

"Show me the thousand!" blithely countered Babby.

He leaned back in his chair and contemplated the trio in high humor and satisfaction. He tapped his breast pocket significantly.

"Not here! Not here!" Wolfsohn warned them. "Let's adjourn upstairs. I've got the thousand for you, Babby."

They repaired to Wolfsohn's rooms, Babby meantime resuming his elliptic but grandiloquent word picture of the wonders of Malasan.

"You could hide a whole fleet of battleships up that river. And rubber trees—the place is simply swamped with 'em!—as thick as bristles in a hairbrush."

"*Ja! Ja!* Show us der chardt," reiterated Lazinsk.

Babby turned to Wolfsohn. The latter drew a packet of bank notes from his pocket and tossed it on the table. Babby produced the chart and spread it before three pairs of greedy, impatient eyes.

"There!" he exclaimed, pointing with his finger to the terminus of the long penciled line. "And there's the longitude and latitude, set down every day—and the ship's run. You couldn't miss it with your eyes shut."

Captain von Norden started out of his chair with a sort of choking, gurgling cry.

"Why, that's Holman's Land, isn't it?" queried Wolfsohn as he peered closer with his nearsighted eyes.

Lazinsk, with open mouth, regarded the chart aghast.

"Holman's Land it is," agreed Babby. "And Malasan—the river, you know—empties right about——"

Captain von Norden exploded into a volley of Dutch profanity; and Wolfsohn, with a quick reach of his hand, covered the packet of bank notes on the table.

"Vot you tink we are—eh?" demanded Lazinsk, rising wrathfully. "You tink we don'd know an island from a—from a —— *Ach! Gott verdamm!* ——"

Babby stared uncomprehendingly at the consternation that had been worked before his eyes.

"Have you all gone crazy?" he demanded. "That's where Malasan is, I tell you!"

He lifted his voice above the jargon in Dutch and German. Wolfsohn alone was coldly and calmly eying him.

"Dot!" exclaimed Lazinsk, leaning over the table menacingly into Babby's face and striking the chart with his forefinger. "Dot Malasan? You lie!"

Babby flushed hotly.

"I lie, do I? Why, you old ——"

"Be quiet—both of you!" Wolfsohn sharply interrupted. "They can hear you down on the water front."

"I won't shut up!" retorted Babby, now quivering with anger. "I guess I know what I'm talking about. That's Malasan, I tell you. I've been there and I ought to know. What's more, I won't have any old Teuton calling me ——"

"Shut up, I tell you!" Wolfsohn rose and glowered at Babby. In the moment of silence that followed he coolly replaced the packet of bank notes in his pocket. "You take that chart back to whoever marked it up for you and get out of here. I'm done with you. You are certainly the finest combination of cheek and brass that ever I hope to meet. How you ever expected, with a thing like that, to swindle three men who know every inch of the South Seas —— Why, you blooming idiot —— Bah!" He broke off in sheer disgust.

"Why, any coolie out there on the water front knows what Holman's Land is. Even a sea gull wouldn't stay overnight on that barren, God-forsaken rock. That's all it is—a bleak, bare hump of a mountain sticking out of the sea; not enough vegetation on it to feed a goat! You think you can tell us the Alethea put in there? And as for rivers!—forests!—rubber trees!—Malay villages! ——" Wolfsohn threw up his hands in complete disgust.

"But I tell you Malasan is there!" reiterated Babby.

"Oh, run along!"

"Can't I believe my own eyes?" stormed Babby. Tears of rage had sprung to his eyes, but he went vehemently on: "We held that course after passing St. Dunstan's Light—four days, steady. I was on the bridge. I saw the ship's position set down every noon."

A snarl of incredulity escaped from Wolfsohn.

"And I had my eye on the compass all the time, I tell you! It never swerved once from east-southeast. We made just that beeline and landed there! Where else could we have landed? Charts and compasses don't lie!"

Wolfsohn's patience, in the face of Babby's frantic persistence, was exhausted.

"You take that chart and your idiotic yarn, and clear out. Do you hear? I've listened to enough of this! You can't bolster up any such imbecile, preposterous tale. Holman's Land!"

"But Malasan is there!" shrieked Babby, defiant to the last.

Captain Leech, ashore on a little shopping excursion a couple of days later, dropped casually into the office of the Orient Trading Company. He found his old-time comrade moodily pacing the little inner sanctum.

"Well, Gideon!" he greeted.

Gideon Babcock sat down wearily and a little stiffly at his desk.

"That boy!" he began, and shook his head thoughtfully. "Do you know, Jonas, I've had to straighten him out—over three hundred pounds in debt!"

"You don't say!" mumbled Captain Leech.

"We didn't sling money round like that in our day—eh, Jonas?"

Captain Leech shook his head.

"And who do you think has been lending it to him? Wolfsohn!" Gideon Babcock banged a paper weight down on the desk and got to his feet again. "Wolfsohn—the old fox! Thought he had the boy in a corner. Tried to bribe him to find out about that river of yours—Malasan! Actually thought the boy would tell!" He paused in his indignant stride to confront Captain Leech with the enormity of that incredible proposal. "Actually thought that boy—a Babcock—would tell him! Think of it, Jonas!"

Captain Leech nodded in sympathetic understanding.

"Why, the youngster may be extravagant and headstrong, and all that; but he's not the sort who would stoop to that! Can you imagine him revealing to Wolfsohn where Malasan is?"

"Not in a million years!" agreed Captain Leech.

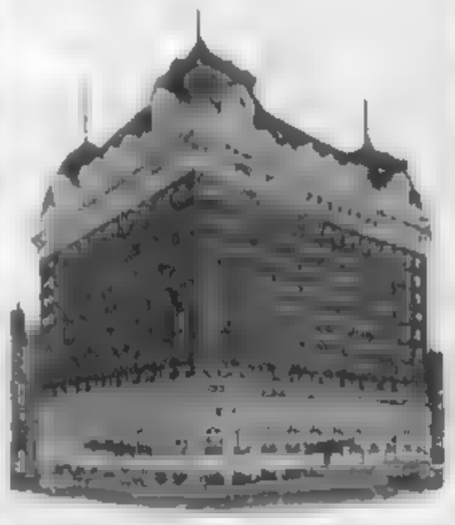
Words of Wisdom

CHARLEY HANDS, the famous war correspondent of the London Daily Mail, who has probably covered more campaigns than any other man alive, did not go to the front when the present war first broke out. He stayed at his desk a while to help organize the special war staff of the Mail; then he hiked for France and presently was writing the sort of stuff on which his reputation is based.

About ten days after the British Expeditionary Force got into action, Hands, on his way home, halted one night in front of an emergency hospital. The first batch of wounded Englishmen to be brought back from the Continent had just arrived. A big, pushing crowd stood at the doors watching the litter bearers carry in the maimed and mangled soldiers. Perhaps ten stretchers had passed when, from somewhere in the crowd behind him, Hands heard a cockney voice say:

"Well, if you arsk me, Hi says just let the bloomin' thing drop!"

In Chicago



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SPECIALISTS IN SCRAPPED FORTUNES

(Concluded from Page 18)

these accounts should prove to be really worthless you can just hand us another one in the place of it."

"Sure," answered Jim; "that's all right."

The capitalist explained that they never advanced more than eighty per cent on any bill, the balance of twenty per cent being held as a reserve fund to take care of unexpected or contingent expenses, like the hiring of an attorney or the sending of a special collector. The rate of interest written into the blank noteform was seven per cent a year. The partners took good notice of that, though they did not bother to read all the fine print about the contingent expenses and all the ifs and ands involved.

"Now we can do a few things and not worry," remarked Rufus.

And they did. They made needed repairs in the factory, extended their advertising line a little, discounted some of their bills—and then woke up to the fact that they had reached the end of their twenty thousand! They had felt that it would cover four times the ground over which they had actually been able to spread it. And now they needed an additional twenty thousand worse than they had needed the first.

In the mean time their capitalist friend had returned to them several of the bills as uncollectable and these had been replaced with others that were as good as wheat. As they were anxious to make another loan they did not pry too pointedly into the state of the reserve fund. They secured the additional loan and made further improvements; but trade conditions grew worse instead of improving.

Eventually it dawned on them that the commercial loan shark was skimming the cream of their accounts and leaving them the sour milk. Finally they were pushed to the point of hocking their invoices at an increased percentage of reserve. When the patron of the commercial loan shark reaches the point of pawning his invoices instead of his bills he is firmly seated on the toboggan for the final slide into the bankruptcy court.

The Trials of Herman the German

By this time Jim and Rufus had learned the interesting fact that about the surest thing in business is the contingent expenses so incidentally provided for by the commercial loan shark, and that the reserve fund is permanently reserved from the start by the loan shark. When these partners had parted with their business in the bankruptcy court Jim asked the receiver to figure out what their borrowed money had cost them.

"A little more than thirty-two per cent," was the answer.

"And it read seven!" was his meditative comment.

Occasionally, however, the commercial loan shark finds a customer that is more than a match for him. In the settlement of a certain bankruptcy estate it was discovered that one borrower had double-crossed the loan company in this way: He hocked a certain invoice and did not send the goods, but later shipped them to another house—again putting the invoice of the same goods in pawn with the same loan shark. When he was threatened with a criminal suit he told the lawyer to go ahead; but if he did so the public would be given an insight into the commercial loan-shark game that would be edifying in the extreme. The bluff worked and the suit was not brought.

Even in the commercial loan-shark business there are distinctions and also differences. Receivers admit this. In their phrase: "Some are decent and are satisfied to take legal interest and a reasonable commission; but loan sharks of this stripe are rather rare."

The *premières danseuse* of the stage ballet has no monopoly on that agile accomplishment known as the split. It has long been industriously practiced by the more unscrupulous contingent of lawyers having a taste for the scavenger work of this kind of law practice. The split may be worked from several angles, but the following will not fall far short of being a typical case:

A German had started a store of the neighborhood sort in a settlement of his own people on the outskirts of a large city. At first he prospered, but eventually the character of the population about him unaccountably changed. Then began for the staid, plodding Herman a long-drawn struggle. Apparently it did not occur to him to shift his location to conform with the movement of population. He would fight it out right where he stood. Among the many collection lawyers who had occasion to call on him was one that he came to like. This man he selected as his own attorney.

One day the lawyer was suddenly summoned to the store. Herman was in a state of nervous despondency. His creditors were becoming insistent, and his trade and collections were going from bad to worse. He had an almost childish confidence in the ability of the lawyer to help him out. After the attorney had made an examination of the affairs of the store he told the distressed proprietor that the outlook was dark, but that he would go back to his office and see whether he could figure out a way to escape calamity. In an hour he would return. He took with him a list of the biggest creditors and the amounts of their claims.

Engineering a Split

Once in his office, he called up another collection lawyer of his own stripe, who looked after the interests in that city of one of the larger creditors. The telephone conversation was substantially as follows:

"Jim, I can put you next to a good thing if you're willing to split up with me on everything through the whole deal."

"Sure—that's me every time!"

"You're on. It's Herman, the old Dutchman out on B—— Street. He's got plenty of assets, but they're not liquid. He can't move his stock. You have A's claim. Now get busy and corral the claim of B, C, D and E, and file a petition for a receiver. I'll put Herman next to you and we'll all pull together."

On his return to the store he casually inquired of Herman:

"How much cash have you in the drawer and in the bank?"

"Six hundred dollars and ten cents."

"Herman," he explained, "there's only one thing for you to do and that is to go through bankruptcy, clean up the slate and make a fresh start; but you mustn't do it voluntarily. That's bad business for lots of reasons. You've got to let your creditors take the first step. Now, it's the practice for the receiver to select as his attorney the lawyer for the creditors filing the petition. Unless somebody concerned has a particular kick against him that's almost always done. It's done on the theory that the lawyer representing the main creditors is familiar with the facts and naturally would be the best man to represent the receiver. You can see that it's for our interests to have the right sort of man as attorney for the receiver; in fact it's just as important as getting the right receiver—and the creditor's lawyer is the fellow who really picks the receiver. He practically nominates the receiver, who is appointed by the judge. That's the way it works out in a majority of cases."

Effective Teamwork

"Anyhow, you don't need a map to show you that we ought to have a lawyer for receiver who isn't a fusser, and who will be reasonable and friendly. Now there's Jim Blank. He looks out for D & Co.'s claims. He belongs to my lodge and we get along first rate; he's reasonable. Suppose you have a talk with him.

"Tell him how black things look and see what he has to say. Call him up after I'm gone. And, by the way, you'd better hand me five hundred dollars.

"As you're going through the bankruptcy mill, it'll come out of the estate anyhow and make no difference to you. I might just as well have my fee in advance—that's the regular thing anyhow."

Of course lawyer Jim Blank called, shook his head solemnly, and said the creditors he represented would have to take action. Incidentally he asked Herman whether he had engaged a lawyer; and when the name of the lodge brother was given it drew the comment:

"A very good man—and a shrewd lawyer too!"

Quite as often the initiative is taken by the lawyer for a creditor, and the split is arranged by him with the attorney who is shoved into position as lawyer for the bankrupt. In either case the basis is that larger pickings can be had by putting the potential bankrupt through the mill than by keeping him out of it, and that a cleaner job of plucking can be done when the pickers are in position to work together from both sides of the fence.

Of course a collusion of this sort is held by courts and referees to be the cardinal sin of bankruptcy practice, for the positions of attorney for the bankrupt and attorney for the creditors or the receiver are professionally hostile—in point of theory, at least. In these days the court or referee that becomes morally convinced of the existence of such a collusion would make the future paths of the attorneys involved decidedly difficult.

"But the trouble is," declared an experienced receiver, "that neither the court nor the referee is in position to acquire more than a vague suspicion of the existence of a split.

"It's all covered over so craftily that it would require a fox to smell the trap underneath. Then, too, the bankruptcy grist ground in a big city is so large that the wheels must turn rapidly. These underground arrangements seldom come to light. They are extremely difficult to prove, and yet every experienced receiver is morally certain they are put over with more or less frequency; but there is no doubt of the fact that this corrupt practice is far less fashionable and far more dangerous than it once was. The percentage of crooked attorneys in bankruptcy practice is diminishing and the atmosphere is becoming increasingly uncongenial for them."

Now and then the crooked attorney attempts to pull off a neat job and finds his hand exposed in a way that causes him deep humiliation.

A professional gambler who had played in hard luck owed his landlady, with whom he had lived for years, a large board bill. He confided to his attorney, who had long handled all his personal affairs, his desire to "get shut of" the landlady and her claim. The lawyer assured his client that this was the easiest thing he knew. The bankruptcy bath would fix that! So Tom scheduled about a thousand dollars of debts, and assets in the form of a diamond ring and clothing valued at a little over two hundred dollars. But the gambler and his attorney overlooked the fact that Tom had been decidedly confidential with the landlady in the course of their long acquaintance and had talked with considerable freedom of his personal affairs in her presence.

Tom Never Told Him

"I'll wager Tom isn't that poor," she remarked to her lawyer. "He always talked as though his folks, 'way up in the north end of the state, were well fixed. I recall his saying something to that effect when his father died last October. If his people were in good circumstances he must have inherited something."

Her lawyer lost no time in communicating with the recorder of the county in which Tom's father had lived. That official replied that Tom had inherited a ten-thousand-dollar farm from his father's estate, and that there was no record of its transfer to any other party. A delay in the hearing before the referee was secured and the trustee and his lawyer visited the honest old mother in her home.

She ingenuously told of Tom's inheritance. Her wild boy now had a good farm, and she lived in the hope that he would settle down and be steady. These facts were offered in evidence in court, with the result that Tom was obliged to pay his claims at a hundred cents on the dollar, together with all court and administration costs.

The lawyer, however, was far more unhappy over the occurrence than the bankrupt. He stoutly asserted: "Tom never told me a word about that farm!" But whenever he repeated this he was met with a meaning smile. He escaped disbarment proceedings, to be sure, but the phrase, "Tom never told me," has not been exactly helpful to his legal career.

Occasionally the attorney who prepares the way for a split either takes too much for granted or makes a mistake in human nature and comes to grief.

THE BRAVEST OF THE BRAVE

(Continued from Page 8)

without a pass. This must be presented at the railroad office to obtain a ticket, and again at the station where we get out of the train. No telegram can be sent that is not first submitted to the police; and until recently only the French language could be spoken by telephone.

In Compiègne strangers are permitted to remain not longer than two days, and then only by giving a very good account of themselves, with passports and documents equal to a short biography. This is necessary. German spies infest the country. Besides, the town is overcrowded with the entire population of the surrounding country. The food supply is limited. The return of the Germans is hourly expected. When they occupied the town in September the people were without bread for four days.

So it was not without misgivings that we approached the mayor's office. We were ushered into a big, dark room, very bare, very dirty, with a narrow bench round the wall and a long desk at one end. Two men sat behind the desk. Fifty people were contending with them for passes—peasants who wanted permission to go back for an hour to their homes in the country; citizens who wished to get away on the next train; women who were begging to go somewhere for something. Many were refused; it was like squeezing through the eye of a needle for those who succeeded.

"We only want permission to take a drive in the country," I explained.

The Commissary of Police spread out his hands, shrugged his shoulders, and made a sneer of his mouth, which was plainly visible through his beard.

"But, a drive! Do you hear that? An American tourist wishes to look at France! She is curious!" This to his companion.

"No, monsieur; not at France. I am interested in the women and children," I explained.

"Then go out and look at them. They are all here in Compiègne," he retorted.

"Not all; there are a few left outside," I insisted.

"Well, where do you wish to go?" he demanded.

I named Choisy-au-Bac, the next village, only because it was nearer Vic-sur-Aisne, where Madame Macherez had her hospital. Very well; he would give the passes, but we must get them signed by the military authorities.

We went to the military headquarters. The gate was guarded by a French soldier who had rings in his ears and a very active bayonet in his hands, which he thrust forward at every person who approached.

The Ruins Beyond Compiègne

Here there was another long and desperate argument, interrupted by a woman with a basket of clothes which she said she wanted to take to her husband, a soldier in the trenches at Soissons. They were clean clothes; but tidiness is not a military requirement in France. Her husband could wear the shirt he had on. No, she could not go; certainly not!

It was three o'clock before we succeeded in getting the military signature, and only then with the assurance that we should be hurried back by the first guard we met on the road.

However, if one avoids taking a motor—in fact, one cannot get one; a motor car on a country road is a sin punishable with imprisonment or even death—and is contented with a carriage drawn by a creeping horse, the guards appear to despise the whole affair too much to interfere. So we moved out along the road to Choisy in the direction of Soissons and Vic-sur-Aisne.

The wide plain, rimmed with the great forest of Compiègne, lay deserted. Every house was vacant, with staring windows, like bodies from which the spirit has departed.

Once I saw what seemed to be a long flower bed rising out of the meadow grass. "The grave of the French soldiers who died there in the battle before Choisy," the coachman explained—not graves, you understand, but one great mound beneath which the hearts of many brave men were turning back to dust. On All Saints' Day the peasants had slipped out and covered it with flowers, still fresh, though more than a week had passed—as though they drew immortal life and beauty from the heroes below.

The bridge across the Oise leading into Choisy was broken in the middle—the two ends of it sticking up, a webbed mass of crumpled steel and beams. We made a detour and crossed over the temporary military bridge, stanchioned below by old boats. Here we came on the first trenches I had seen—narrow ditches about three feet deep, with the earth thrown up in front and roofed over with a frail shelter of poles and straw. It was there the French made their last stand. And from these dark veins were taken the dead who now lay beneath the flowers in the meadow. How very alive they had been! With what noise and fierceness they had met death! Now how still—how far removed from that terrific fury of battle!

Choisy-au-Bac is literally in ruins. Scarcely a house stands. There was not a living soul in sight until we came on two boys about fourteen years of age who were engaged in rebuilding one of the houses. What a mark for the Germans if they did return! And we could hear them bombarding Soissons, only a few miles distant.

On the edge of the town we saw an old woman, sitting with folded hands on a bench beside the walls of her home. The roof was gone, the windows broken, the doors, lying on the ground, were half burned.

She looked up at us vaguely, as though she were now accustomed to seeing ghosts; as though we, too, were shades—not real.

The Old Woman's Story

"We did not go to bed that first night," she replied to a question. "We sat in our houses waiting for what the Germans would do to us. We were terrified; the children too—they listened."

She sighed; and I could see those little children clinging in the dark to their mothers, listening fearfully to the uproar of soldiers.

"The next night they burned the town," she went on. "We fled to the forest—all the women and children. We were there two days without food. We came back when we heard they were about to shoot our employer. We went down on our knees to those Germans, all of us—the children too—and begged them not to kill our employer, a good old man; so they spared him," she concluded.

"But they took six young boys from Choisy," she added after a pause. "One tried to escape and they shot him. We do not know what they have done with our sons. We have only the one they killed."

We left her staring into the gloom between the blackened walls of fallen houses, a motionless figure, very old and very calm.

Shortly after this the coachman halted. We had reached the limit of distance specified by the authorities.

This was the moment for which we had waited. We explained to his motionless back that we wished to go on to Vic-sur-Aisne. The effect was electrical. He flirted his head round and stared at us in astonishment.

"You can make the distance before dark," I urged.

"But no; it is impossible!" he cried with despairing gestures. "You are not permitted to go one yard farther on this road."

"Try it!" I pleaded.

"But we shall be arrested, thrown into prison, shot for spies."

I offered him more than the worth of his horse and carriage to take us a little farther—only to Vic-sur-Aisne.

"But madame is mad. Don't you hear the guns—not the cannons, but the guns? They are coming nearer. We have been in the firing line for an hour. The shells, madame!" He flung his hand up wildly at a whistling, zooning sound which I had mistaken for motors passing on another road.

I felt very queer—a kind of disappointment. Was this the red rage of battle I had imagined to myself many times—these empty trenches behind; that grave in the meadow; these whining, invisible messengers of death that were falling over there somewhere on the left? Where were the guns? Above all, where was everybody? Not a soul was in sight; not a sound, except that thunder which came like the muttering of a rising storm from the horizon, and those secret things that we could not see, only hear, screaming like lost spirits overhead.

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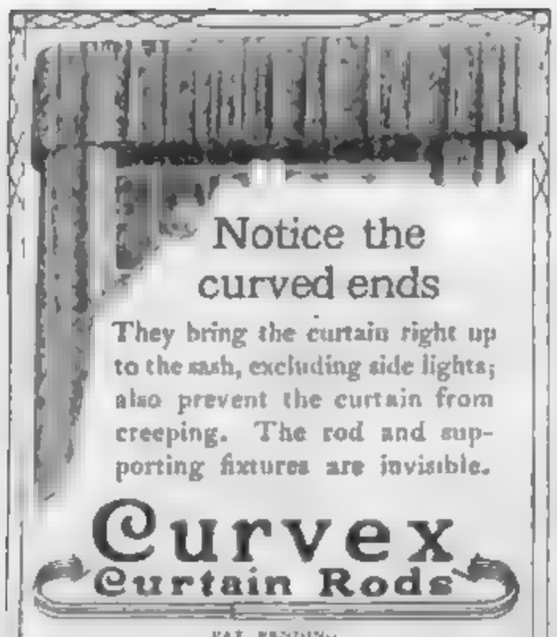

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The coachman was in a panic. He was suddenly filled with suspicion of the two women seated behind him. Something was wrong! It was not natural for women not to be afraid in such a place. We were either spies or fools. He fairly dragged his horse round in his effort to escape. The best we could do was to induce him to drive back through the forest.

This wood, which entirely surrounds Compiègne and the nearer fields, had been here "since the beginning of all things," he told us. And I can believe that. It stands like a great piece of literature written by Nature—no little words, a sublime epic of trees, scarred to the tops of their boles with the marks of other battles—and of the last one, when the Germans came through in September—with the initials of lovers and with secret dates. The ground beneath was covered with the feathery plumes of ferns, stark and brown now, giving out a sweet, acrid odor. Presently we passed piles of them recently cut for the soldiers' beds.

And then we came on a camp of French soldiers. Their fires were low, glowing red in the darkness—long rows of wagons and motor cars; hundred of horses ready harnessed; and, in the midst of all, hundreds of men. They were having their evening meal; drinking coffee from tin cups, their bread stuck up in a convenient bush, or the whole loaf held in their hands; very quiet—not the rattle of a spoon, not a word; only the stamping of the horses' feet broke a stillness so profound that we should not have known any living thing was near if we had not seen the fires and heard the horses stamping. Every man carried his gun, his blanket roll and his knapsack. It was dark, but they were ready to march, to fight—not to sleep.

No one seemed to observe us. A mist drifted down and covered us. We could not see a yard in front of us—only the trees on each side, ghostly dim in the fog.

Presently I looked down and saw that the carriage had three wheels, instead of two, on one side. I felt a hot breath against my neck. And the next moment I was staring into the face of a man; he may have looked like one in daylight, but in that darkness, whitened with fog, he seemed terrible beyond words. His face came up grim and red out of a black beard. His eyes were black, and behind his head I saw the gleam of a bayonet. He was riding a bicycle. I do not know how long he had been there, holding firmly to the side of the carriage, listening to what we were saying. Our conversation stopped, with a gasp.

We went on, it seemed to me for miles, in silence, with that man beside us. Then the gentle lady said softly in her drawing-room voice:

"It is a cold night."

"*Oui*," answered the voice of the man very sternly.

"Have you come far?" she asked.

"Not very far. I'm looking for spies," he explained. And I thought he tightened his grip on the iron rod that supported the lifted hood of the carriage. He had followed us from the camp we passed.

Waiting for the Dawn

He continued to escort us, I believe, until we came within the light of the sentries' fire on the outskirts of Compiegne, but I do not really know when he disappeared. I only know my teeth were chattering when we reached the hotel; but that may have been from the cold. One thing is certain the next time I take a drive through the Forest of Compiègne it will be at high noon on a cloudless day, when even the trees cannot cast a shadow.

I could not sleep that night. There was a storm outside; but, above the rattle of hail against the windows and the wind in the forest, I could hear the horrible thunder of those guns at Soissons. I thought of the men fighting somewhere out there in the dark. I had seen the trenches. I knew now how they must drop down in them; how crowded it must be in there between the living and the dead. What scenes of horror the dawn must bring! The something dreadful I had heard of so often was happening.

The storm subsided at last, only to bring the thunder of the guns nearer, as though they were on the very outskirts of Compiegne, in fact, they were not nearer. I reasoned with myself. I recalled the explanation I heard a woman once give as to why she was afraid of a mouse. "It is not the mouse—it's the idea of the thing that unnerves me." So it was not the cannon I feared—it was the idea they conveyed to my mind. I thought it out on that basis and fell asleep at last, only to be wakened time and again with that racking roar in my ears, so soft, yet so deafening, as though it filled the whole earth with the awful mystery of death.

The next morning, very early, I heard the muffled sound of slowly moving motors on the pavement below. I went to the window and saw one Red Cross ambulance after another entering the gates of the Castle. I saw men lifting other men out of them—supine forms with lolling heads—and carrying them in through the wide doorways. This was the night's harvest the German guns had reaped at Soissons; but not all of it. Another long grave would be over there above the quarries before the day was done.

The Mayor of Soissons

It was not until after we returned to Paris that I learned what did happen, and no report of it has ever appeared in the press. The French had mined a certain part of the ground near Vic-sur-Aisne. The plan was to draw the enemy to their destruction when the mines exploded. The Germans were evidently informed of the danger. They avoided the mines, but they cut a force of seven hundred Frenchmen to pieces in that night's battle.

Two days later I met Madame Macherez in Paris. She had braved a hail of bullets and shells to get out of Soissons long enough to secure supplies for her hospitals. She was returning the same day, as unconcerned for her safety as though she were already immortal.

She was a very tall woman, with every line and angle of her spelling woman instead of mere lady. She has accomplished her figure with all the amplitudes of feminine old age. Her broad shoulders are set back from the rest of her as though she were accustomed to bear the burdens of life without shrinking. She wore a gray coat and skirt, and a hat that did not become her. I doubt whether any hat would; she was designed by Nature to remain bareheaded.

She had a face that was like a monument she raised to herself, with no concern at all about whether it should be finely designed—one of those great countenances that some men and very few women achieve. Her nose was a straightforward declaration of war. Her chin was long. Her thick underlip stuck out and up. Her brow was wrinkled, as though duty had written honor and strength there. Only the eyes, gray, deeply sunken, remained tender, as though she admitted that love was not to be conquered in the heart of a woman.

She was altogether homely and she was altogether beautiful—of that rare and ancient "Well done, thou good and faithful servant!" type; a Martha woman—not a Mary.

One could never think of her as giving lectures about her experiences, even for the good of her cause, or imagine her clinging in prayer to the feet of the Virgin.

She was sixty-four years of age and did not appear to be more than fifty.

When I entered the room she was engaged with a man who wished to adopt nine children. Their father had been killed during the siege of Soissons and the mother had been killed by a shell shortly afterward. When one has sixty children to feed and shelter, it is important to will nine of them to somebody else.

Still, she would make sure of this man's fitness. She merely glanced at his papers and recommendations. She went through him, as though she herself had been the Shorter Catechism, concerning what a father of nine children ought to be; and, though the emergency was great, she was in no hurry to make up her mind. She waved him aside for further consideration while she addressed me.

"How did you become the Mayor of Soissons, Madame Macherez?" I asked.

She did not smile. She told the story as though it were something not to be proud of, but which she ought to explain by way of excusing her assumption of municipal authority.

"Everybody was gone from the town. I was alone, very busy in my house. The door is open. The Germans see it and they come—officers in a big car, with the streets full of their soldiers. They ask for the mayor. But that was difficult. I am not willing to tell them that the mayor is absent. So I make some excuse. Then they say they must see a representative of the mayor. If there is no government they will go and break open the shops and take all. They must have food, everything, at once. I thought of what would happen if no one went with them to save a little perhaps for the women and children, hiding in their cellars. So I said: 'I am the Mayor of Soissons. I will go with you.'"

"Were you frightened?" I asked.

"But no, not for myself—for the people who might starve. The bridges had been destroyed—no trains; no more supplies. We could not live if they took all we had. So I got into the car with those Germans. We went to every shop. They wanted all of this and all of that; but I said: 'No—you can't have all the flour in this shop.' I laid my hands on the sugar; I held back all I could. And the lard—but madame, they are greasy—they want all of that. I could save only a little."

The man who wanted the children took advantage of a pause to press his suit. He was seated a little distance behind her. She reached out one powerful hand and flattened him back into his chair. She was roused by her memory of those dreadful hours; she would finish the story.

"The next day," she went on, "they came again. They demanded to know why I had not delivered the stores—fifty thousand cigars; fifty thousand pounds of flour; five hundred pounds of sugar—all the lard. But they were absurd. I told them so. 'How can I, messieurs? You have killed all the horses which you have not taken. Shall I send the women and children to your trenches with these things? But no; it is too much for them. Besides, they shall not go!' They were very angry. They made a great fuss. I was frightened then; but I stood before them. Let them kill me too! At last they agreed that we should place all the stores in the railroad station. We did that."

She began to smile. It was like sunlight on an old gray wall—that smile.

Mothering a City

"The next day they were all gone; the French came and drove them out. Then we went and carried all the stores back to the shops."

This, however, was only the beginning of her gallant defense of Soissons against the ravages of the war. So far as the food supply was concerned, it was nearly as bad to have the French troops quartered there. They took all the Germans had left.

Out of a population of fifteen thousand, twelve hundred remained, mostly women and children. The people elected a mayor, but only on condition that Madame Macherez should become president of the council. And, besides filling this office, she has somehow managed to secure food and clothes for the people for three months. It is not an easy task, with no railroads, and almost no horses to bring in the provisions for them.

She has two hospitals with four hundred beds, and two workrooms—one for the women, who earn a franc a day by making clothes for the soldiers, and one in which she employs sixty girls from ten to sixteen years of age.

"They mend the soldiers' clothes. That keeps them out of the streets," she explained. "But the poor little ones!" she added. "We cannot get milk. They die so many!"

This woman of sixty-four, burdened with cares and difficulties before which strong men might quail, still has time to keep a sharp eye for spies and for the safety of the garrison that protects the town. It was Madame Macherez who discovered that a certain captain of the French troops stationed there was also a captain in the Kaiser's army.

I left her pulling on her thick woolen gloves and preparing to return to Soissons. She had conceded the nine children to that incredibly paternal man who wanted them. She explained why she was in a hurry to get back home:

"It is so difficult to keep the people from gathering in the street. They meet one another; they stop to talk. Then the Germans see them, and they drop a bomb on them. Yesterday they killed two. But, madame, it is dreadful!"

One could believe that. And what admiration, what reverence, one must feel for this woman who, with no pretense at all, gathered them beneath her wings of love as a hen gathereth her brood!

RUGGLES OF RED GAP

(Continued from Page 21)

notebook in which he frantically scribbled items from time to time. Yet no sooner was I presented to him than he began a quizzing sort of conversation with me that lasted near a half hour, I should say. Very interested he seemed to hear of my previous life, having in full measure that naïve curiosity about one which Americans take so little pains to hide. Like the other natives I had met that evening he was especially concerned to know what I thought of Red Gap. The chat was not at all unpleasant, as he seemed to be a well-informed person, and it was not without regret that I noted the approach of Cousin Egbert in company with a pleasant-faced, middle-aged lady in Oriental garb, carrying a tambourine.

"Mrs. Ballard, allow me to make you acquainted with my friend, Colonel Ruggles!" Thus Cousin Egbert performed his ceremony.

The lady grasped my hand with great cordiality.

"You men have monopolized the Colonel long enough," she began with a large coquetry that I found not unpleasing, and firmly grasping my arm she led me off in the direction of the refreshment pavilion, where I was playfully let to know that I should purchase her bits of refreshment, coffee, plum cake, an ice, things of that sort. Through it all she kept up a running fire of banter, from time to time presenting me to other women, young and old, who happened about us, all of whom betrayed an interest in my personality that was not unflattering, even from this commoner sort of the town's people.

Nor would my new friend release me when she had refreshed herself, but had it that I must dance with her. I had now to confess that I was unskilled in the native American folk dances which I had observed being performed, whereupon she briskly chided me for my backwardness, but commanded a valse from the musicians, and this we danced together.

I may here say that I am not without a certain finesse on the dancing floor, and I rather enjoyed the momentary abandon with this village worthy. Indeed I had rather enjoyed the whole affair, though I felt that my manner was gradually marking me as one apart from the natives; made conscious I was of a more finished, a suaver formality in myself—the Mrs. Ballard I had met came at length to be by way of tapping me coquettishly with her tambourine in our lighter moments. Also my presence increasingly drew attention, more and more of the village belles and matrons demanding in their hearty way to be presented to me. Indeed the society was vastly more enlivening, I reflected, than I had found it in a similar walk of life at home.

Rather regretfully I left with Cousin Egbert, who found me at last in one of the tents having my palm read by the gypsy young person who had taken our fees at the gate. Of course I am aware that she was probably without any real gifts for this science, as so few are who undertake it at charity bazaars, yet she told me not a few things that were significant; that my somewhat cold exterior and air of sternness were but a mask to shield a too-impulsive nature; that I possessed great firmness of character and was fond of Nature. She added peculiarly at the last: "I see trouble ahead, but you are not to be downcast. The skies will brighten."

It was at this point that Cousin Egbert found me, and after he had warned the young woman that I was some mixer we departed. Not until we had reached the Floud home did he discover that he had quite forgotten to hand the press chap Mrs. Effie's manuscript.

"Dog on the luck!" said he in his quaint tone of exasperation. "Here I've went and forgot to give Mrs. Effie's piece to the editor." He sighed ruefully. "Well, tomorrow's another day."

And so the die was cast. To-morrow was indeed another day!

Yet I fell asleep on a memory of the evening that brought me a sort of shamed pleasure—that I had falsely borne the stick and gloves of Cousin Egbert. I knew they had given me rather an air.

VIII

I HAVE never been able to recall the precise moment the next morning when I began to feel a strange disquietude, but the opening hours of the day were marked by a series of occurrences slight in themselves, yet so cumulatively ominous that they seemed to lower above me like a cloud of menace.

Looking from my window shortly after the rising hour I observed a paper boy pass through the street, whistling a popular melody as he ran up to toss folded journals into doorways.

Something I cannot explain went through me even then; some premonition of disaster slinking furtively under my casual reflection that even in this remote wild the public press was not unknown.

Half an hour later the telephone rang in a lower room and I heard Mrs. Effie speak in answer. An unusual note in her voice caused me to listen more attentively. I stepped outside my door. To some one she was expressing amazement, doubt and quick impatience, which seemed to culminate, after she had again listened, in a piercing cry of consternation. The term is not too strong. Evidently by the unknown speaker she had been first puzzled, then startled, then horrified; and now, as her anguished cry still rang in my ears, that snaky premonition of evil again writhed across my consciousness.

Presently I heard the front door open and close. Peering into the hallway below I saw that she had secured the newspaper I had seen dropped. Her own door now closed upon her. I waited, listening intently. Something told me that the incident was not closed. A brief interval elapsed and she was again at the telephone, excitedly demanding to be put through to a number.

"Come at once," I heard her cry. "It's unspeakable! There isn't a moment to lose. Come as you are."

Hereupon, banging the receiver into its place with frenzied roughness she ran halfway up the stairs to shout: "Egbert Floud! Egbert Floud! You march right down here this minute, sir!"

From his room I heard an alarmed response and a moment later knew that he had joined her. The door closed upon them, but high words reached me. Mostly the words of Mrs. Effie they were, though I could detect muffled retorts from the other. Wondering what this could portend I noted from my window some ten minutes later the hurried arrival of the C. Belknap-Jacksons. The husband clenched a crumpled newspaper in one hand, and both he and his wife betrayed signs to the trained eye of having performed hasty toilets for this early call.

As the door of the drawing-room closed upon them there ensued a terrific outburst carrying a rich general effect of astounded rage.

Some moments the sinister chorus continued, then a door sharply opened and I heard my own name cried out by Mrs. Effie in a tone that caused me to shudder. Rapidly descending the stairs I entered the room to face the excited group. Cousin Egbert crouched on a sofa in a corner like a hunted beast, but the others were standing, and all glared at me furiously.

The ladies addressed me simultaneously, one of them, I believe, asking me what I meant by it, and the other demanding how dared I, which had the sole effect of adding to my bewilderment; nor did the words of Cousin Egbert diminish this.

"Hello, Bill!" he called, adding with a sort of timid bravado: "Don't you let 'em bluff you, not for a minute!"

"Yes, and it was probably all that wretched Cousin Egbert's fault in the first place," snapped Mrs. Belknap-Jackson almost tearfully.

"Say, listen here, now; I don't see as how I've done anything wrong," he feebly protested. "Bill's human, ain't he? Answer me that!"

"One sees it all!" This from Belknap-Jackson in bitter and judicial tones. He opened his hands at Cousin Egbert in a gesture of pitiless scorn. "I dare say" he continued, "that poor Ruggles was merely a tool in his hands—weak possibly but not vicious."

"May I inquire ——" I made bold to begin, but Mrs. Effie shut me off, brandishing the newspaper before me.

"Read it!" she commanded in hoarse, tragic tones. "There!" she added, pointing at monstrous black headlines on the page as I weakly took it from her.

And then I saw. There before them, divining now the enormity of what had come

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ALOIS P. SWOBODA

1238 Aeolian Hall New York City, N.Y.

to pass, I controlled myself to master the following screed:

"RED GAP'S DISTINGUISHED VISITOR

"Colonel Marmaduke Ruggles of London and Paris, late of the British Army, *bon vivant* and man of the world, is in our midst for an indefinite stay, being at present the honored house guest of Senator and Mrs. James Knox Floud, who returned from foreign parts on the five-sixteen flyer yesterday afternoon.

"Colonel Ruggles has long been intimately associated with the family of his Lordship, the Earl of Brinstead, and especially with his lordship's brother, the Honorable George Augustus Vane-Basingwell, with whom he has recently been sojourning in *la belle France*. In a brief interview which the Colonel genially accorded ye scribe, he expressed himself as delighted with our thriving little city.

"'It's somewhat a town—if I've caught your American slang,' he said with a merry twinkle in his eyes. 'You have the garden spot of the West, if not of the civilized world, and your people display a charm that must be, I dare say, typically American. Altogether I am enchanted with the wonders I have beheld since landing at your New York, particularly with the habit your best people have of roughing it in camps like that of Mr. C. Belknap-Jackson among the mountains of New York, where I was most pleasantly entertained by himself and his delightful wife. The length of my stay among you is uncertain, though I have been pressed by the Flouds, with whom I am stopping, and by the C. Belknap-Jacksons to prolong it indefinitely, and in fact to identify myself to an extent with your social life.'

"The Colonel is a man of distinguished appearance, with the seasoned bearing of an old campaigner, and though at moments he displays that cool reserve so typical of the English gentleman, evidence was not lacking last evening that he can unbend on occasion. At the lawn fête held in the spacious grounds of Judge Ballard, where a myriad Japanese lanterns made the scene a veritable fairyland, he was quite the most sought-after notable present, and gayly tripped the light fantastic toe with the *élite* of Red Gap's smart set there assembled.

"From his cordial manner of entering into the spirit of the affair, we predict that Colonel Ruggles will be a decided acquisition to our social life, and we understand that a series of *recherché* entertainments in his honor has already been planned by Mrs. County-Judge Ballard, who took the distinguished guest under her wing the moment he appeared last evening. Welcome to our city, Colonel! And may the warm hearts of Red Gap cause you to forget that European world of fashion of which you have long been so distinguished an ornament!"

In a sickening silence I finished the thing. As the absurd sheet fell from my nerveless fingers Mrs. Effie cried in a voice hoarse with emotion:

"Do you realize the dreadful thing you've done to us?"

Speechless I was with humiliation, unequal even to protesting that I had said nothing of the sort to the press chap. I mean to say he had wretchedly twisted my harmless words.

"Have you nothing to say for yourself?" demanded Mrs. Belknap-Jackson, also in a voice hoarse with emotion. I glanced at her husband. He, too, was pale with anger and trembling so that I fancied he durst not trust himself to speak.

"The wretched man," declared Mrs. Effie, addressing them all, "simply can't realize how disgraceful it is. Oh, we shall never be able to live it down!"

"Imagine those flippant Spokane sheets dressing up the thing," hissed Belknap-Jackson, speaking for the first time. "Imagine their blackguardly humor!"

"And that awful Cousin Egbert!" broke in Mrs. Effie, pointing a desperate finger toward him. "Think of the laughingstock he'll become! Why, he'll simply never be able to hold up his head again."

"Say, you listen here," exclaimed Cousin Egbert with sudden heat; "never you mind about my head. I always been able to hold up my head any time I felt like it." And again to me he threw out: "Don't you let 'em bluff you, Bill!"

"I gave him a notice for the paper," explained Mrs. Effie plaintively. "I'd written it all nicely out to save them time in the office, and that would have prevented this disgrace, but he never gave it in."

"I clean forgot it," declared the offender. "What with one thing and another and gassing back and forth with some of the boys, it kind of went out of my head."

"Meeting our best people—actually dancing with them!" murmured Mrs. Belknap-Jackson in a voice vibrant with horror. "My dear, I truly am so sorry for you."

"You people entertained him delightfully at your camp," murmured Mrs. Effie quickly in her turn, with a gesture toward the journal.

"Oh, we're both in it. I know, I know. It's appalling."

"We'll never be able to live it down," said Mrs. Effie. "We shall have to go away somewhere."

"Can't you imagine what Jen Ballard will say when she learns the truth?" asked the other bitterly. "Say we did it on purpose to humiliate her—and just as all our little scraps were being smoothed out, so we could get together and put that Bohemian set in its place. Oh, it's so dreadful!" On the verge of tears she seemed.

"And scarcely a word mentioned of our own return—when I'd taken such pains with the notice!"

"Listen here," said Cousin Egbert brightly: "I'll take the piece down now and he can print it in his paper for you to-morrow."

"You can't understand," she replied impatiently. "I casually mentioned our having brought an English manservant. Print that now and insult all our best people who received him!"

"Pathetic how little the poor chap understands," sighed Belknap-Jackson. "No sense at all of our plight—naturally, naturally!"

"'A series of entertainments being planned in his honor,'" quavered Mrs. Belknap-Jackson.

"'The most sought-after notable present,'" echoed Mrs. Effie viciously.

Again and again I had essayed to protest my innocence, only to provoke renewed outbursts. I could but stand there with what dignity I retained and let them savage me.

Cousin Egbert now spoke again:

"Shucks! What's all the fuss? Just because I took Bill out and give him a good time! Didn't you say yourself in that there very piece that he'd impart to coming functions an air of smartness like they have all over Europe? Didn't you write them very words? And ain't he already done it the very first night he gets here, right at that there lawn feet where I took him? What for do you jump on me then? I took him and he done it; he done it good. Bill's a born mixer. Why, he had all them North Side society dames stung the minute I flashed him; after him quicker than hell could scorch a feather; run out from under their hats to get introduced to him. And now you all turn on me like a passel of starved wolves." He finished with a note of genuine irritation I had never heard in his voice.

"The poor creature's demented," remarked Mrs. Belknap-Jackson pityingly.

"Always been that way," said Mrs. Effie hopelessly.

Belknap-Jackson contented himself with a mere clicking sound of commiseration.

"All right, then, if you're so smart," continued Cousin Egbert. "Just the same, Bill, here, is the most popular thing in the whole Kulanche Valley this minute, so all I got to say is if you want to play this here society game you better stick close by him. First thing you know, some them other dames'll have him won from you. That Mis' Ballard's going to invite him to supper or dinner or some other doings right away. I heard her say so."

To my astonishment a curious and prolonged silence greeted this amazing tirade. The three at length were regarding one another almost furtively. Belknap-Jackson began to pace the floor in deep thought.

"After all, no one knows except ourselves," he said in curiously hushed tones at last.

"Of course it's one way out of a dreadful mess," observed his wife.

"Colonel Marmaduke Ruggles of the British Army," said Mrs. Effie in a peculiar tone, as if she were trying over a song.

"It may indeed be the best way out of an impossible situation," continued Belknap-Jackson musingly. "Otherwise we face a social upheaval that might leave us demoralized for years—say nothing of making us a laughingstock with the rabble. In fact, I see nothing else to be done."

"Cousin Egbert would be sure to spoil it all again," objected Mrs. Effie, glaring at Belknap-Jackson.

"No danger," returned Belknap-Jackson with his superior smile. "Being quite unable to realize what has happened he will be equally unable to realize what is going to happen. We may speak before him as before a babe in arms; the amenities of the situation are forever beyond him."

"I guess I always been able to hold up my head when I felt like it," put in Cousin Egbert, now again both sullen and puzzled. Once more he threw out his encouragement to me: "Don't let 'em run any bluffs, Bill. They can't touch you and they know it."

"Touch him!" murmured Mrs. Belknap-Jackson with an able sneer. "My dear, what a trial he must have been to you. I never knew. He's as bad as the Mater, actually."

"And such hopes I had of him in Paris," replied Mrs. Effie, "when he was taking up art and dressing for dinner and everything!"

"I can be pushed just so far," muttered the offender darkly.

There was now a ring at the door which I took the liberty of answering, and received two notes from a messenger. One bore the address of Mrs. Floud and the other was quite astonishingly to myself, the name preceded by "Colonel."

"That's Jen Ballard's stationery," cried Mrs. Belknap-Jackson. "Trust her not to lose one second in getting busy!"

"But he mustn't answer the door that way," exclaimed her husband as I handed Mrs. Effie her note.

They were indeed both from my acquaintance of the night before. Receiving permission to read my own I found it to be a dinner invitation for the following Friday. Mrs. Effie looked up from hers.

"It's all too true," she announced grimly. "We're asked to dinner and she earnestly hopes dear Colonel Ruggles will have made no other engagement. She also says hasn't he the darlingest English accent. Oh, isn't it a mess!"

"You see how right I am," said Belknap-Jackson.

"I guess we've got to go through with it," conceded Mrs. Effie.

"The pushing thing that Ballard woman is!" observed her friend.

"Ruggles!" exclaimed Belknap-Jackson, addressing me with sudden decision.

"Yes, sir."

"Listen carefully! I'm quite serious. In future you will try to address me as if I were your equal. Ah! Rather, you will try to address me as if you were my equal. I dare say it will come to you easily after a bit of practice. Your employers will wish you to address them in the same manner. You will cultivate toward us a manner of easy friendliness—remember I'm entirely serious—quite as if you were one of us. You must try to be, in short, the Colonel Marmaduke Ruggles that wretched penny-a-liner has foisted upon these innocent people. We shall thus avert a most humiliating *contretemps*."

The thing fair staggered me. I fell weakly into the chair by which I had stood, for the first time in a not uneventful career feeling that my *savoir-faire* had been overtaxed.

"Quite right," he went on. "Be seated as one of us," and he amazingly proffered me his cigarette case.

"Do take one, old chap," he insisted as I weakly waved it away; and against my will I did so. "Dare say you'll fancy them—a non-throat cigarette especially prescribed for me." He now held a match so that I was obliged to smoke. Never have I been in less humor for it.

"There! Not so hard, is it? You see, we're getting on famously."

"Ain't I always said Bill was a good mixer?" called Cousin Egbert, but his *gaucherie* was pointedly ignored.

"Now," continued Belknap-Jackson, "suppose you tell us in a chatty, friendly way just what you think about this regrettable affair."

All sat forward interestedly.

"But I met what I supposed were your villagers," I said; "your small tradesmen, your artisans, clerks, shop-assistants, tenant-farmers and the like. I'd no idea in the world they were your county families. Seemed quite a bit too jolly for that. And your press chap—preposterous, quite! He quizzed me rather, I admit, but he made it vastly different. Your pressmen are remarkable. That thing is a fair crumpler."

"But surely," put in Mrs. Effie, "you could see that Mrs. Judge Ballard must be one of our best people?"

"I saw she was a goodish sort," I explained, "but it never occurred to me one would meet her in your best houses. And when she spoke of entertaining me I fancied I might stroll by her cottage some fair day and be asked in to a slice from one of her own loaves and a dish of tea. There was that about her."

"Mercy!" exclaimed both ladies, Mrs. Belknap-Jackson adding—a bit maliciously I thought: "Oh, don't you awfully wish Jen Ballard could hear him say it just that way!"

"As to the title," I continued, "Mr. Egbert has from the first had a curious American tendency to present me to his many friends as 'Colonel.' I am sure he means as little by it as when he calls me 'Bill,' which I have often reminded him is not a name of mine."

"Oh, we understand the poor chap is a social incompetent," said Belknap-Jackson with a despairing shrug.

"Say, look here," suddenly exclaimed Cousin Egbert, a new heat in his tone: "What I call Bill ain't a marker to what I call you when I really get going. You ought to hear me some day when I'm feeling right."

"Really!" exclaimed the other with elaborate sarcasm.

"Yes, sir. Surest thing you know. I could call you a lot of good things right now if so many ladies wasn't around. You don't think I'd be afraid, do you? Why, Bill there had you licked with one wallop."

"But really, really!" protested the other with a helpless shrug to the ladies, who were gasping with dismay.

"You ruffian!" cried Mrs. Belknap-Jackson.

"Egbert Floud," said Mrs. Effie fiercely, "you will apologize to Charles before you leave this room. The idea of forgetting yourself that way! Apologize at once!"

"Oh, very well," he grumbled; "I apologize like I'm made to." But he added quickly with even more irritation: "Only don't you get the idea it's because I'm afraid of you."

"Tush, tush!" said Belknap-Jackson.

"No, sir; I apologize, but it ain't for one minute because I'm afraid of you."

"Your bare apology is ample; I'm bound to accept it," replied the other, a bit uneasily I thought.

"Come right down to it," continued Cousin Egbert, "I ain't afraid of hardly any person. I can be pushed just so far." Here he looked significantly at Mrs. Effie.

"After all I've tried to do for him!" she moaned. "I thought he had something in him."

"Darn it all, I like to be friendly with my friends," he bluntly persisted. "I call a man anything that suits me. And I ain't ever apologized yet because I was afraid. I want all parties here to get that."

"Say no more, please. It's quite understood," said Belknap-Jackson hastily.

The other subsided into low mutterings.

"I trust you fully understand the situation, Ruggles—Colonel Ruggles," Belknap-Jackson continued to me.

"It's preposterous, but plain as a pillar-box," I answered. "I can only regret it as keenly as any right-minded person should. Of course it's not at all what I've been accustomed to."

"Very well. Then I suggest that you accompany me for a drive this afternoon. I'll call for you with the trap, say at three."

"Perhaps," suggested his wife, "it might be as well if Colonel Ruggles were to come to us as a guest." She was regarding me with a gaze that was frankly speculative.

"Oh, not at all, not at all!" retorted Mrs. Effie crisply. "Having been announced as our house guest—never do in the world for him to go to you so soon. We must be careful in this. Later, perhaps, my dear."

Briefly the ladies measured each other with a glance. Could it be, I asked myself, that they were sparring for the possession of me?

"Naturally he will be asked about everywhere, and there'll be loads of entertaining to do in return."

"Of course," returned Mrs. Effie, "and I'd never think of putting it off on to you, dear, when we're wholly to blame for the awful thing."

"So thoughtful of you, dear," replied her friend coldly.

"At three, then," said Belknap-Jackson as we arose.

"I shall be delighted," I murmured.

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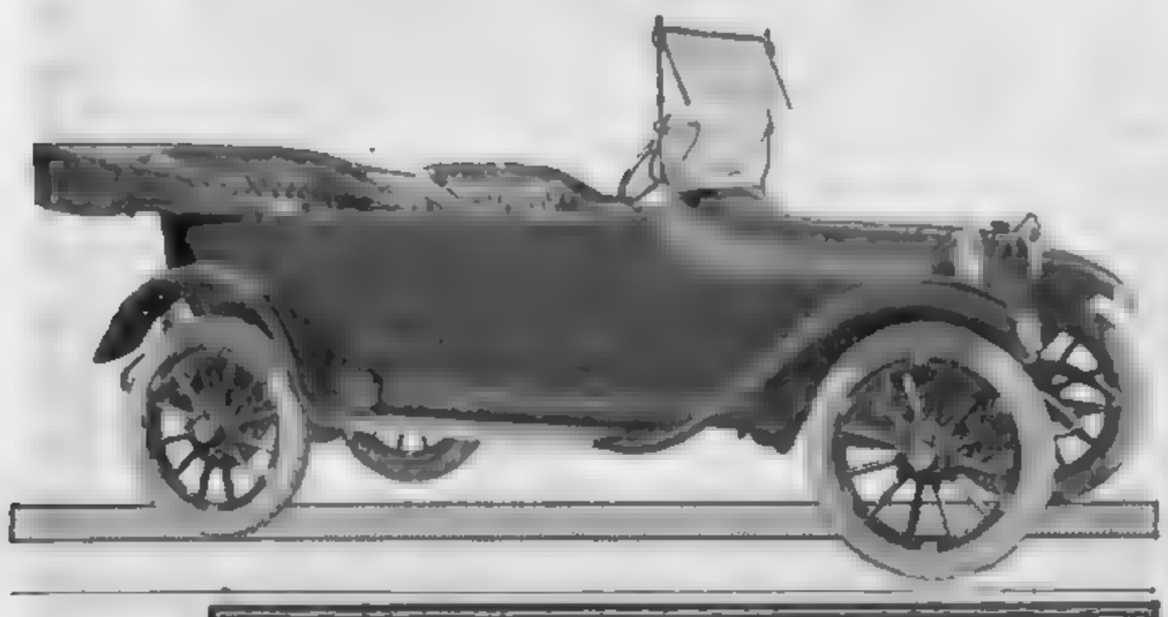

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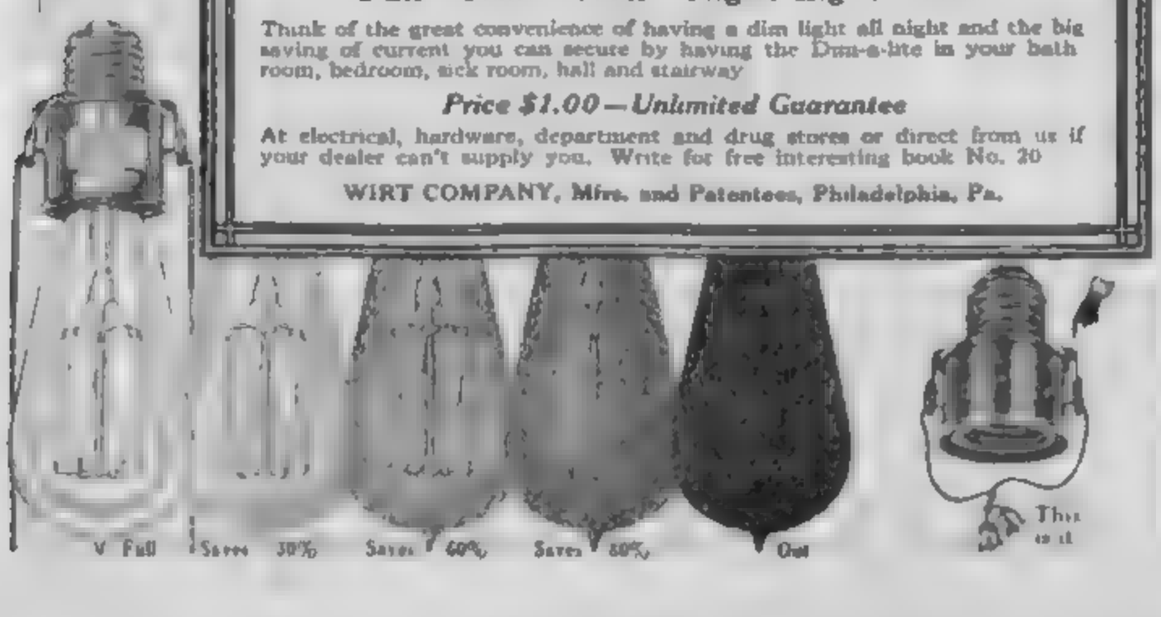

"I bet you won't," said Cousin Egbert sourly. "He wants to show you off." This I could see was ignored as a sheer indecency.

"We shall have to get a reception in quick," said Mrs. Effie, her eyes narrowed in calculation.

"I don't see what all the fuss was about," remarked Cousin Egbert again, as if to himself—"tearing me to pieces like a passel of wolves!"

The Belknap-Jacksons left hastily, not deigning him a glance. And to do the poor soul justice, I believe he did not at all know what the fuss had been about. The niceties of the situation were beyond him, dear old sort though he had shown himself to be. I knew then I was never again to be harsh with him, let him dress as he would.

"Say," he asked the moment we were alone, "you remember that thing you called him back there that night—'blighted little mug' was it?"

"It's best forgotten, sir," I said.

"Well, sir, some way it sounded just the thing to call him. It sounded bully. What does it mean?"

So far was his darkened mind from comprehending that I, in a foreign land, among a weird people, must now have a go at being a gentleman; and that if I fluffed my catch we should all be gossiped to rags!

Alone in my room I made a hasty inventory of my wardrobe. Thanks to the circumstance that the Honorable George, despite my warning, had for several years refused to bant, it was rather well stocked. The evening clothes were irreproachable; so were the frock coat and a morning suit. Of waistcoats there were a number showing but slight wear. The three lounge suits of tweed, though slightly demoded, would still be vogue in this remote spot. For sticks, gloves, cravats and body linen I saw that I should be compelled to levy on the store I had laid in for Cousin Egbert, and I happily discovered that his top hat set me quite effectively.

Also in a casket of trifles that had knocked about in my box I had the good fortune to find the monocle that the Honorable George had discarded some years before on the ground that it was "bally nonsense." I screwed the glass into my eye. The effect was tremendous.

Rather a lark I might have thought it but for the false military title. That was rank deception, and I have always regarded any sort of wrongdoing as detestable. Perhaps if he had introduced me as a mere subaltern in a line regiment—but I was powerless.

For the afternoon's drive I chose the smartest of the lounge suits, a Carlsbad hat which Cousin Egbert had bitterly resented for himself, and for top coat a light-weight, straight-hanging Chesterfield with velvet collar, which, although the cut studiously avoids a fitted effect, is yet a garment that intrigues the eye when carried with any distinction. So many top coats are but mere wrappings! I had, too, gloves of a delicately contrasting tint.

Altogether I felt I had turned myself out well, and this I found to be the verdict of Mrs. Effie, who engaged me in the hall to say that I was to have anything in the way of equipment I liked to ask for. Belknap-Jackson also, arriving now in a smart trap to which he drove two cobs tandem, was at once impressed and made me compliments upon my *tenue*. I was aware that I appeared not badly beside him. I mean to say I felt that I was vogue in the finest sense of the word.

Mrs. Effie waved us a farewell from the doorway, and I was conscious that from several houses on either side of the avenue we attracted more than a bit of attention. There were doors opened, blinds pushed aside, faces—that sort of thing.

At a leisurely pace we progressed through the main thoroughfares. That we created a sensation, especially along the commercial streets where my host halted at shops to order goods, cannot be denied. Furore is perhaps the word. I mean to say almost quite everyone stared. Rather more like a parade it was than I could have wished, but I was again resolved to be a dead sportsman.

Among those who saluted us from time to time were several of the lesser townsmen to whom Cousin Egbert had presented me the evening before, and I now perceived that most of these were truly persons I must not know in my present station—hodmen, road menders, grooms, delivery chaps—that sort. In responding to the often florid salutations of such I instilled into my barely perceptible nod a certain frigidity that I trusted might be informing. I mean to say, having now a position to keep up it would never do at all to chatter and pal about loosely as Cousin Egbert did.

When we had done a fairish number of streets, both of shops and villas, we drove out a winding roadway along a tarn to the country club. The house was an unpretentious structure of native wood, fronting a couple of tennis courts and a golfing links, but although it was tea time not a soul was present.

Having unlocked the door my host suggested refreshment, and I consented to partake of a glass of sherry and a biscuit. But these, it seemed, were not to be had; so over pegs of ginger ale found in an ice-chest we sat for a time and chatted.

"You will find us crude, Ruggles, as I warned you," my host observed. "Take this deserted club house at this hour. It tells the story. Take again the matter of sherry and a biscuit—so simple! Yet no one ever thinks of them, and what you mean by a biscuit is in this wretched hole spoken of as a cracker."

I thanked him for the item, resolving to add it to my list of curious Americanisms. Already I had begun a narrative of my adventures in this wild land, a thing I had tentatively entitled Alone in North America.

"Though we have people in abundance of ample means," he went on, "you will regret to know that we have not achieved a leisured class. Barely once in a fortnight will you see this club patronized, after all the pains I took in its organization. They simply haven't evolved to the idea yet: sometimes I have moments in which I despair of their ever doing so."

As usual he grew depressed when speaking of social Red Gap, so that we did not tarry long in the silent place that should have been quite alive with people smartly having their tea. As we drove back he touched briefly and with all delicacy on our changed relations.

"What made me only too glad to consent to it," he said, "is the sodden depravity of that Floud chap. Really he's a menace to the community. I saw from the degenerate leer on his face this morning that he will not be able to keep silent about that little affair of ours back there. Mark my words, he'll talk. And fancy how embarrassing had you continued in the office for which you were engaged. Fancy it being known I had been assaulted by a—— You see what I mean. But now let him talk his vilest. What is it? A mere disagreement between two gentlemen, generous, hot-tempered chaps, followed by mutual apologies. A mere nothing."

I was conscious of more than a little irritation at his manner of speaking of Cousin Egbert, but this in my new character I could hardly betray.

When he set me down at the Floud house, "Thanks for the breeze-out," I said; then, with an easy wave of the hand and in firm tones, "Good day, Jackson! See you again, old chap!"

I had nerved myself to it as to an icy tub and was rewarded by a glow such as had suffused me that morning in Paris after the shameful proceedings with Cousin Egbert and the Indian, Tuttle. I mean to say I felt again that wonderful thrill of equality—quite as if my superiors were not all about me.

Inside the house Mrs. Effie addressed the last of a heap of invitations for an early reception. "To meet Colonel Marmaduke Ruggles," they read.

(TO BE CONTINUED)

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A MINE-RESCUE oxygen apparatus has been developed lately so that outfits are now provided small enough to go in a large-size pocket and weighing only six pounds. One will supply a miner with good air for half an hour or more. They are not intended to take the place of the standard apparatus used by rescue crews after a mine disaster, but rather for constant readiness in the mine; so that whenever noxious gases develop a miner can quickly put on the apparatus and work his way out.

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R. J. REYNOLDS TOBACCO COMPANY, Winston-Salem, N. C.

THE GAS WAR

(Continued from Page 15

a thousand. Who can be doing it then? Why, who besides this company has got any gas hereabouts to sell at any price? Nobody but the Metropolitan. They're doing it because they are the only people who could be doing it."

"But I called up President Bennington of the Metropolitan this afternoon," said Director Peyton, proprietor of the Poplar Park Emporium, with a deeply worried expression. "I've met him twice—that is, in a way," he hastened to add; for as his honest suburban mind looked at the matter it would be as improbable that a person like himself should have a real acquaintance with a man worth twenty million dollars who had dined with a king as that one of his own clerks should be on easy terms with a member of the celestial hierarchy. "Mr. Bennington told me, on his honor, that his company had nothing whatever to do with it—had never heard of it until somebody out here reported the fact." He made the statement, not disputatiously, but as one positing an inexplicable fact.

Little Nicholas Lowden smiled across the table at him in amiable condescension. "There are the gas mains. Anybody can go over there and look at them, feel of them. You can't argue them away. There they are. Here are half a dozen printed agreements that the solicitors left at houses to be signed. You can't argue them away. We're not doing it. Who else is there to do it except the Metropolitan? If Mr. Bennington should walk up and hit you on the nose, and then declare on his honor he hadn't done it, would you believe him?"

The implication was so startling, in view of Frederick J. Bennington's wealth and dazzling social position, that Director Peyton turned to Director Hicks as though seeking aid to refute it. But Director Hicks' small eyes, set near together, twinkled sarcastically. Plainly Mr. Hicks saw the matter just as Mr. Lowden did. Mr. Peyton, thus unsupported, could only lower his eyes in embarrassed confusion and perplexedly scratch the crown of his bald head.

"Of course it's Metropolitan Gas," said Director Hicks decisively, having gone short of Metropolitan stock to the extent of a thousand shares the day before. "They're trying to throw a scare into us. They want to pick up our stock cheap and they think they can frighten us into a panic. They think we're a lot of suburban simpletons and that they can make monkeys of us."

"Exactly!" declared Elmer Furbush, who had suggested that Mr. Hicks say that. "They think this company is just a little suburban lamb and all it'll do is to bleat plaintively when they show a pair of shears. There is only one way to meet 'em, and that is to go them one better. We can buy gas mains and hire solicitors as well as they can"—a fact strictly within his knowledge, as he had bought the mains and hired the solicitors that appeared in Sherman Street. "If they think we're afraid of 'em they'll heave a brick at us whenever they feel like it. We've got to show 'em we're not afraid. Then they'll be round here, hat in hand, asking us what we want."

He spoke so boldly and his deep-set eyes challenged so defiantly that the whole table felt the onset of his will, and even Director Dewey, most pacific of men, hastened to nod approval, as though truculence were a principle with him. The motions Furbush made were carried unanimously.

Next day ponderous wagons distributed gas mains eastward from Burnside Avenue in the territory of the Metropolitan Gas Company, and brisk solicitors invited householders in that neighborhood to sign little agreements by which they consented to take gas from the Poplar Park Company at one dollar a thousand feet, instead of the dollar and a quarter which they paid the big concern.

Also the Poplar Park Company applied to the commissioner of public works for permission to open certain streets in which it desired to lay gas mains immediately, which brought the matter to the notice of the metropolitan newspapers. To them Director Lowden, on behalf of the Poplar Park Company, gave a statement that recited, with considerable exaggeration, the hauling of mains westward from Burnside Avenue, and roundly abused Metropolitan Gas as a remorseless and swollen octopus that was trying to support a load of heavily watered stock by practicing rank extortion upon a helpless public, as every gasman knew it could sell its product at a dollar a thousand feet and still make a huge profit. In support of that assertion he added some figures, said to be taken from the Metropolitan Company's books, which caused President Bennington's pink face to turn a deep purple.

The newspapers, of course, made much of the statement and of the impending gas war, and with that fondness for a great public-service corporation which always characterizes the metropolitan press they heaved a shower of cobblestones at the big company on their own hook. President Bennington desired peace. But human nature in possession of twenty million dollars functions much the same as when in possession of twenty cents. Having been hit on the nose Mr. Bennington obeyed the impulse to strike back. Real Metropolitan Gas mains and real Metropolitan solicitors appeared in Poplar Park territory. While Poplar Park workmen tore up the streets east of Burnside Avenue, ruining the pavement and impeding traffic, for the purpose of laying new mains alongside old ones that were used to only half their capacity, Metropolitan workmen tore up the streets and ruined the pavement west of Burnside Avenue. Solicitors swarmed over the territory: Poplar Park striving to retain its patrons while securing as many Metropolitan patrons as possible, and Metropolitan trying to take as many Poplar Park patrons and lose as few of its own as possible.

Metropolitan Gas with its fifty millions capital was a Goliath, and Poplar Park Gas with its one million a barely knee-high David. But the little company had a certain strategical advantage. It could reduce the price of gas outright to one dollar a thousand feet. But Metropolitan Gas could not charge one price in the western edge of its territory and another price in the remainder. If it sold at a dollar a thousand round Poplar Park, it must sell at a dollar a thousand all over Chicago, which would entail a huge loss of revenue. So it adopted this plan: If a man's gas bill came to twenty dollars a year and he would sign an agreement to take gas from the Metropolitan for a year, he would receive, upon signing, a crisp five-dollar bill. This method of cutting the price of gas proved very popular, and the Poplar Park Company had to adopt it to some extent. But Poplar Park solicitors pointed out that Metropolitan granted the reduction for one year only, while the smaller company would give contracts to furnish gas at the reduced price for two years, then three years.

The psychology of a gas war is substantially like that of any other. Being hurt provokes a passion for reprisal, until men who are ordinarily docile as pet cats don't care much what happens to them so long as they can inflict satisfactory injury upon the foe. The price of gas fell to a dollar, ninety cents, eighty cents, sixty cents, fifty cents. Cash bonuses to customers increased. Mains were hauled and laid by the ton. The newspapers generously opened their columns to whatever abuse either side wished to heap upon the other—and in this department Poplar Park had decidedly the better of it. President Bennington, his stock falling day after day and his Electric Light deal tangled up, so far forgot his gentility as to swear like a dock walloper; and Director Peyton, in the private office of the Emporium, thumped the desk with his knuckles and declared that Bennington and his crowd were no better than pirates.

Meanwhile, what with buying and laying mains, giving cash bonuses to customers and selling gas below cost, Poplar Park's once tight little treasury was leaking like a sieve. Dividends had been suspended and a plump surplus converted into a deficit that mounted daily.

They must keep a bold front, Furbush declared; they must act as though they meant to fight forever; they mustn't let Metropolitan get a suspicion that they were weakening. So the company authorized a bond issue of three million dollars—not that any such sum would be needed, as Furbush explained, but to show the enemy they were ready to fight until the cows came home. In fact the bonds were not to be sold, but only to be used as collateral for the floating debt under direction of an executive committee consisting of himself and Directors Lowden and Hicks.

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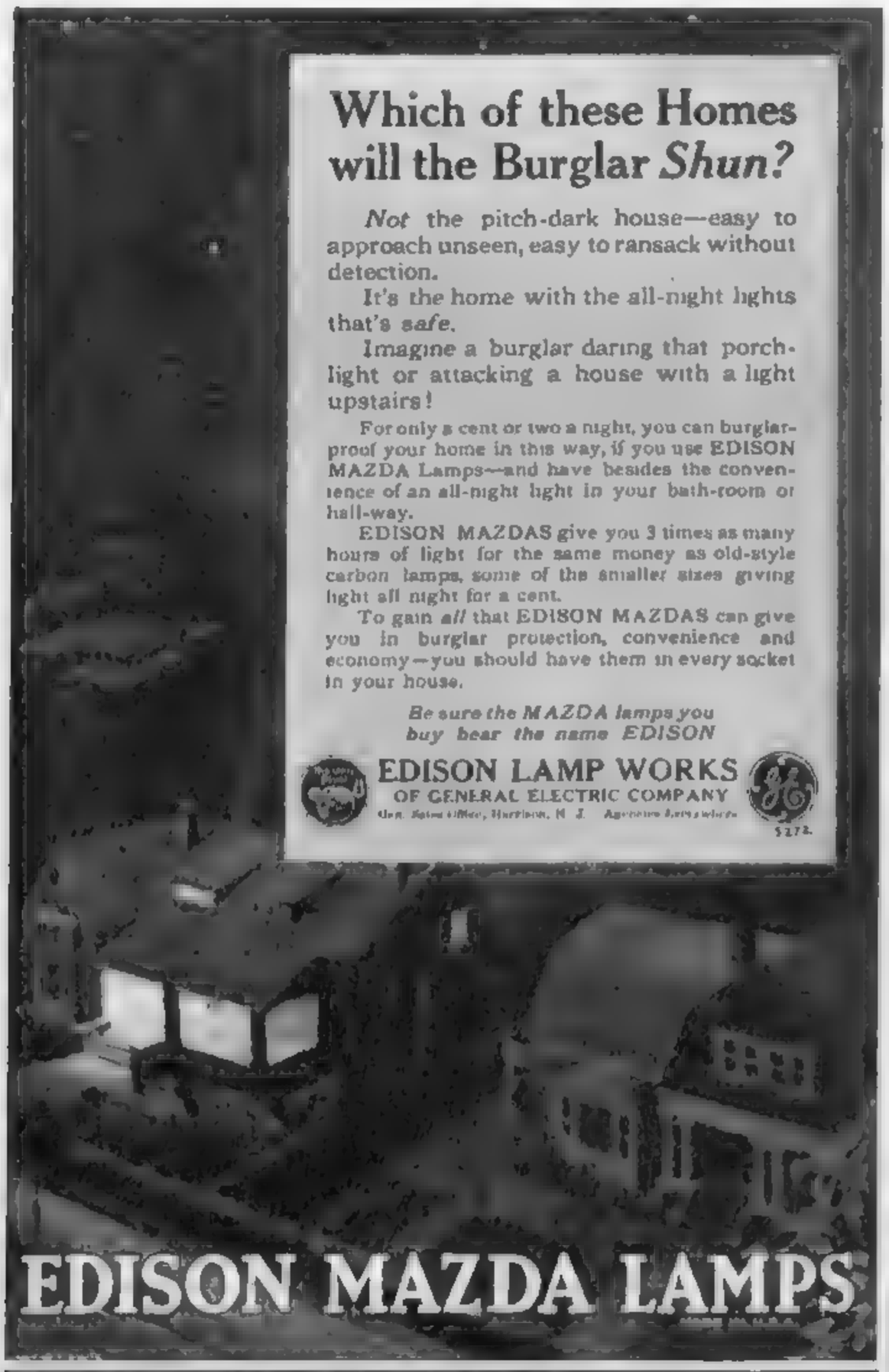
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The nerve and audacity with which little Poplar Park Gas fought were truly admirable. But eventually there must be a reckoning, as, in due time, Nicholas Lowden secretly and sadly pointed out to Miss Lavinia Beck, Mrs. Almira Peckham, and other stockholders whose interests he had particularly at heart. The once healthy little company was bleeding at every pore. Clearly it was already well on the way to complete ruin. Its floating debt mounted steadily and there was no income, for it was selling gas at mere cost or below. Worst of all, in Nicholas' opinion, it had given contracts to supply gas at cost or below for three years to come. Thus if the gas war stopped to-morrow the company still had three barren years before it. He would not blame Director Furbush exactly, but it was his private opinion that the war had been prosecuted rather recklessly. But by good fortune he had come in contact with a gentleman—Ulysses Pettingill by name—who was prepared to pay one hundred dollars a share for Poplar Park Gas stock in behalf of an Eastern syndicate. As for himself he was going to sell, and he frankly advised the ladies to do the same. Meanwhile Ulysses was explaining to other stockholders that he had not been able to carry out his former agreement to buy their shares at two hundred dollars apiece. The outbreak of the gas war had made that impossible, as they could easily understand. But the Eastern gentlemen whom he represented would pay one hundred dollars a share even though the company was practically ruined.

Thus while Furbush vigorously prosecuted the war, Nicholas and Ulysses softly circulated behind his back. But the money which Ulysses used in buying stock at one hundred dollars a share was derived from loans that Furbush obtained at the banks by pledging as collateral those Poplar Park Gas bonds which he controlled as the dominating member of the executive committee. He maintained privately that the only proper method of acquiring a property was to make it pay for itself.

One day he put several neat packages of twenty-dollar bills in a small brown bag and went down to the Sphinx Hotel on Clark Street, where he engaged a room and presently entertained two gentlemen, one of whom wore a diamond horseshoe in his pink four-in-hand tie while the other wore a calico shirt and an unkempt beard.

This was a Monday afternoon, and in the City Council that evening Alderman McDougal introduced an ordinance providing that the price of gas in Chicago should not thereafter exceed seventy-five cents a thousand feet; also calling upon the city law department to start proceedings for the forfeiture of the Metropolitan Gas Company's franchise. He supported this measure in a powerful speech, pointing out that for weeks the Metropolitan had been selling gas in the western edge of its territory practically at fifty cents a thousand feet, for its cash bonuses to patrons were a mere subterfuge to reduce the price of gas. If it could sell gas out there at fifty cents certainly it could sell gas elsewhere at seventy-five cents, and the discrimination in favor of patrons round Poplar Park constituted a violation of its franchise. Alderman Heimberg strongly seconded the measure, and before Alderman Griggs—who was on the Metropolitan pay roll—could get his underlings in line to force an adjournment it was evident that the McDougal ordinance would muster many votes in the chamber.

Over this stroke Director Hicks, of Poplar Park Gas, whom Furbush had forewarned of it, was fairly bursting with delight, for the newspapers spread it on their front pages next morning and Metropolitan Gas stock broke five points more, having fallen forty dollars a share altogether since the gas war began. Eagerly counting up the profits that had accrued on his big short line, Director Hicks ordered his brokers to sell two thousand shares more.

While the brokers were executing the order Elmer Furbush was calling by appointment on President Bennington of Metropolitan Gas, who had granted the appointment with reluctance. Having to meet fellows like Furbush was one of the disagreeable incidents of his position. And when Furbush was shown in Mr. Bennington took no particular pains to conceal it. Leaning back in a chair and looking across a desk which had taken his fancy in Vienna, he made a slight motion of the head, just enough to signify that he was aware that a two-legged animal was taking a chair on the opposite side of the desk, nobody having asked him to take a chair either.

The manner was not lost upon Furbush, and a quite childish rage boiled up within him; so he opened the conversation by observing coolly: "I suppose you've got a bellyful by this time."

Mr. Bennington flushed, but kept an iron hand on his temper and replied coldly: "You said you had a proposition to make."

"Yes," said Furbush. "I'm ready to help you out of this mess. Your stock is down forty dollars a share. Your electric-light deal is tangled up. There is lively agitation for seventy-five-cent gas. I put you in and I can pull you out if you like."

At this insolent speech Mr. Bennington's hand toyed nervously with a beautifully carved bronze paperweight; but he compressed his lips firmly, and when he had himself in hand asked, as much as possible as though he were asking it of a dog: "How much Poplar Park Gas stock have you?"

"Nine-tenths of it," Furbush replied. "Want it?"

There was a jeer in the question, and again Mr. Bennington paused a moment before asking: "What will you take for it?"

"I'll give it to you," said Furbush, with steady and openly contemptuous eyes upon the florid face opposite.

Mr. Bennington couldn't help looking surprised at that, and after letting him flounder a moment Furbush explained, still contemptuously: "You've laid some mains in Poplar Park territory—maybe fifty thousand dollars' worth. The Poplar Park Gas Company has issued three million dollars of bonds, but they're all in the treasury, or pledged for loans so that they can be got hold of as soon as the loans are paid. The Poplar Park Gas Company will pay your company that three million dollars of bonds for the mains you have laid in Poplar Park territory. Then your company will guarantee the principal and interest of the bonds, making them good as wheat, and pay them over to me for my Poplar Park stock. The stock won't cost you a cent, for as soon as the price of gas is put back to a dollar and twenty-five cents a thousand feet that territory will yield more than enough profit to pay interest on the bonds."

"But your company has entered into contracts to furnish gas for three years as low as fifty cents a thousand feet," Mr. Bennington objected.

"Rubbish!" said Furbush. "The contracts don't say what sort of gas is to be furnished. You will have both companies, Poplar Park and Metropolitan. If anybody insists upon having Poplar Park gas at fifty cents a thousand feet according to contract, you can give him a quality of gas and a service that will bring him round, hat in hand, begging you to give him gas that will burn at any price. Then you can switch him over to the Metropolitan Company and give him good gas at a dollar and a quarter a thousand."

"Why, yes, that could be done," Mr. Bennington murmured thoughtfully.

"Sure!" said Furbush. "I hired those fellows to introduce that seventy-five-cent gas ordinance. They can be hired again to forget it." For a moment he struggled with a doubt that lay in his mind. He hated this supercilious florid person across the desk; but something else was dearer than his hatred. "Here's another thing," he said. "One of my directors named Hicks is short of your stock up to his eyebrows. He sold more to-day. Probably plenty of other fellows are in the same boat. You can close this deal with me and keep it under your hat until you've jumped the stock up thirty or forty points and trimmed 'em to the bone."

"Yes," Mr. Bennington murmured; and in the same cold and supercilious detachment with which he had begun he added: "I'll close the deal with you at three this afternoon."

Going out, Furbush was furious. "Rotten, lobster-faced, pot-bellied snob!" he raged to himself in the elevator. "At heart he's as big a crook as I am. He can't put it over me with his pinchbeck society pretensions!"

He knew this was childish and told himself so; yet deep in his mind it rankled. Bennington's society pretensions might be silly. All the same they were a toy he could not have, a cake beyond his reach. And his omnivorous appetite resented that.

But there were consolations—the consolation, for one thing, of observing Director Hicks' anguish as the swift upbound

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in Metropolitan Gas stock squeezed out all his profits. Furbush had nothing very definite against Hicks, who had been perfectly obedient all the way through. But the fellow's wiry whiskers at the base of his narrow head were absurd. When Hicks discovered the deal that had been made behind his back, and came to Furbush all bursting with amazed indignation, Furbush laughed in his face and told him to take his grouch up to the Five Brothers Dental Parlors and have it pulled. To Nicholas Lowden and Ulysses Pettingill, on the other hand, he was quite lavishly generous, retaining for himself only half the net loot, or a round million dollars.

Meanwhile, out in Poplar Park a great many highly respectable citizens were taking tucks in their family budgets to balance the loss of accustomed gas dividends. A little later President Bennington addressed the directors and several leading stockholders of Metropolitan Gas who had assembled for the annual meeting.

"I had hoped at this time," said he, "to recommend that we reduce the price of gas to one dollar and ten cents a thousand feet. Gas is used largely by people in modest circumstances who would appreciate a reduction in their gas bills. But this affair at Poplar Park has cost us a lot of money, first and last, so we shall have to keep the price of gas at a dollar and a quarter for two or three years longer."

A hundred thousand citizens in modest circumstances, jolting wearily homeward as usual in trolley and elevated cars that were packed to the doors with sweltering humanity, did not know that they were paying for Furbush's gas war and for the pretty steam launch he had bought that day.

Editor's Note—This is the second in a series of stories by Mr. Payne. The third will appear in an early issue.

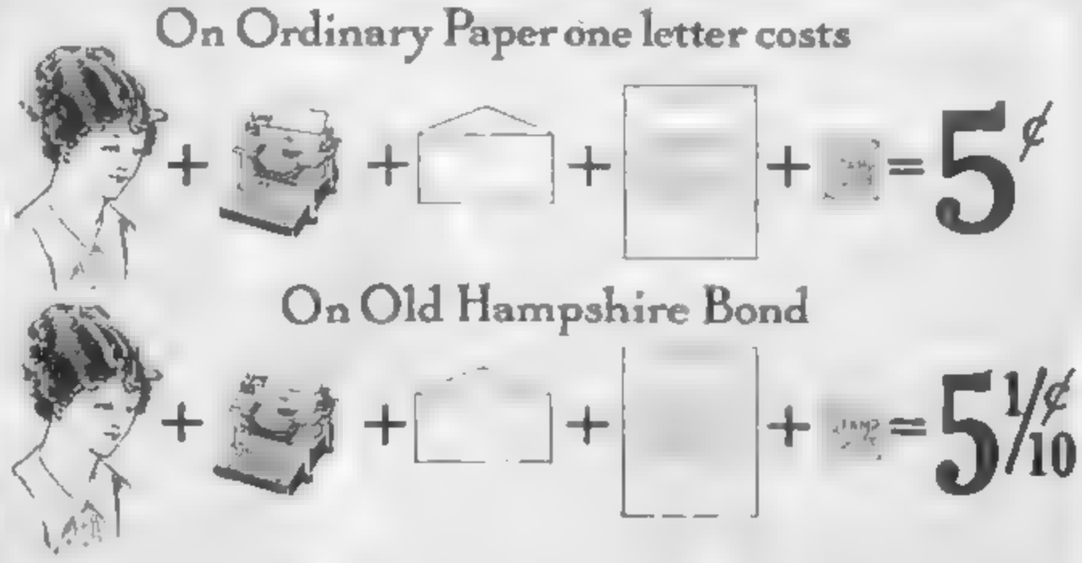
THE PRAIRIE WIFE

(Continued from Page 5)

heavenward from my fires of destruction. And when it was over I told Olie to go out for a good long walk, for I intended to take a bath—which I did in the washtub, with much joy and my last cake of Paris soap. And I had to shout to poor ambulating Olie for half an hour before I could persuade him to come in to supper. And even then he came tardily, with countless hesitations and pauses, as though a lady temerarious enough to take a scrub were for all time taboo to the race of man. And when he finally ventured in through the door, round eyed and blushing a deep russet, he gaped at my white middy blouse and my little white apron with that silent but eloquent admiration which couldn't fail to warm the cockles of the most unimpressionable housewife's heart.

Monday, the twenty-third. My Dinky-Dunk is back—and oh, the difference to me! I kept telling myself that I was too busy to miss him. He came as I was getting ready for bed. I'd been watching the trail every now and then all day long and by nine o'clock had given him up. When I heard him shouting for Olie I made a rush for him and nearly shocked to death Olie and some unknown man who'd driven Dinky-Dunk home. How I hugged my husband! And when I got him inside we had it all over again. He was just like a big overgrown boy. And he put the table between us, so he'd have a chance to talk. But even that didn't work. He smothered my laughing in kisses and held me up close to him and said I was wonderful. Then we'd try to get down to earth again and talk sensibly and then there'd be another death clinch. Dinky-Dunk said I was worse than he.

For which I did my best to break in his floating ribs. Heaven only knows how late we talked that night. And Dinky-Dunk had a bundle of surprises for me. The first was a bronze reading lamp. The second was a soft little rug for the bedroom—only an Axminster, but very acceptable. The third was a pair of Juliets lined with fur and oceans too big for me. And Dinky-Dunk says by Wednesday we'll have two milk cows—part Guernsey—at the ranch, and inside of a week a crate of hens will be ours. Thereupon I couldn't help leading Duncan to the inventory I had made of what we had and, on the opposite side, of what we had to have. The second thing under the heading of "Needs" was "Lamp," the fifth was "Bedroom Rug," the thirteenth was "Hens,"



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and the next was "Cow." I think he was rather amazed at the length of that list of "Needs," but he says I shall have everything in reason. And when he settled down a bit and noticed the changes in the living room and then went in and inspected the bedroom he grew very solemn of a sudden. It worried me.

"Lady Bird," he said, taking me in his arms, "this is a pretty hard life I've trapped you into. It will have to be hard for a year or two, but we'll win out in the end and I guess it'll be worth the fight!"

Dinky-Dunk is such a dear. I told him of course we'd win out, but I shouldn't be much use to him at first. I'd have to get broken in and made bridlewise.

"But, oh, Dinky-Dunk, whatever happens, you must always love me!"—and I imagine I swam for him with my Australian crawl stroke. All I remember is that we went to sleep in each other's arms. And as I started to say and forgot to finish, I'd been missing my Dinky-Dunk more than I imagined those last few days. After that night it was no longer just a shack. It was home—home—it's such a beautiful word! It must mean so much to every woman. And I fell asleep telling myself it was the loveliest word in the English language.

Dinky-Dunk and I spent Sunday just "pirooting" about the place. He took me out and showed me the stables and the haystacks and the granaries—which he'd just waterproofed so there'd be no more spoilt grain on that farm—and the cool-hole he used before the cellar was built, and the ruins of the sod hut where the first homesteader to own that land had lived. Then he showed me the new bunkhouse for the men, which Olie is finishing in his spare time. It looks much better than our own shack, being of planed lumber. But Dinky-Dunk is loyal to the shack and says it's really better built and the warmest shack in the West—as I'll find before winter is over. Then we stopped at the pump and Dinky-Dunk made a confession. When he first bought that ranch there was no water at the shack except what he could catch from the roof. Water had to be hauled for miles, and it was muddy and salty at that. They used to call it gopher soup. This lack of water always worried him, he said, for women always want water and oodles of it. It was the year before, after he had left me at Banff, that he was determined to get water. It was hard work putting down that well and up to almost the last moment it promised to be a dry hole. But when they struck that water Dinky-Dunk says he decided in his soul that he was going to have me if I was to be had. It was water fit for a queen. And he wanted his queen. But of course even queens have to be well laved and well laundered. He said he didn't sleep all night after they found the water was there. He was too happy; he just went meandering about the prairie, singing to himself.

"So you were pretty sure of me, Kitten-Cats, even then?" I demanded.

He looked at me with his solemn Scotch-Canadian eyes. "I am not sure of you even now," was his answer.

But I made him take it back.

It's rather odd how Dinky-Dunk got this ranch, which used to be called the Cochrane Ranch, for even behind this peaceful little home of ours there is a touch of tragedy. Hugh Cochrane was one of Dinky-Dunk's surveyors when he first took up railroad work in British Columbia. Hugh had a younger brother, Andrew, who was rather wild and had been brought out here and planted on the prairie to be kept out of mischief. One winter night he rode nearly thirty miles to a dance—they do that apparently out here and think nothing of it—and instead of riding home at five o'clock in the morning with the others he visited a whisky runner who was operating a "blind pig." There he acquired much more whisky than was good for him and got lost on the trail. That meant he was badly frozen and probably out of his mind before he got back to the shack. He wasn't able to keep up a fire, of course, or do anything for himself—and I suppose the poor boy simply froze to death. He was alone there, and it was weeks and weeks before his body was found. But the most gruesome part of it all was that his horses had been stabled, tied up in their stalls without feed. They were all found dead, poor brutes! They'd even eaten the wooden boards the mangers were built of. Hugh Cochrane couldn't get over it, and was going to sell the ranch for fourteen hundred dollars when Dinky-Dunk heard of it and stepped in and bought the whole half-section. Then he bought the McKinnon place, a half-section to the north of this, after McKinnon had lost all his buildings because he was too shiftless to make a fire guard. And when the railway work was finished Dinky-Dunk took up wheat growing. He is a great believer in wheat. He says wheat spells wealth here. Some people call him a land miner, he says, but when he's given the chance to do the thing as he wants to he'll show them who's right.

Wednesday, the twenty-fifth. Dinky-Dunk and I have been making plans. He's promised to build an annex to the shack, a wing on the north side, so I can have a storeroom and a clothes closet at one end and a guest chamber at the other. And I'm to have a sewing machine and a bread mixer, and the smelly steer-hide divan is going to be banished to the bunkhouse. And Dinky-Dunk says I must have a pinto, a riding horse, as soon as he can lay hands on the right animal. Later on he says I must have help, but out here in the West women are hard to get and harder to keep. They are snatched up by lonely bachelors like Dinky-Dunk. They can't even keep the school-teachers—mostly girls from Ontario—from marrying off. But I don't want a woman about, not for a few months yet. I want Dinky-Dunk all to myself. And the freedom of isolation like this is such a luxury! To be just oneself in civilization is the greatest luxury in the world, and also the most expensive, I've found to my sorrow.

Out here there's no object in being anything but oneself. Life is so simple and honest, so back to first principles. There's joy in the thought of getting rid of all the sublimated junk of city life. I'm just a woman; and Dinky-Dunk is just a man. We've got a roof and a bed and a fire. That's all. And what is there, really, after that? We have to eat, of course; but we really live well. There's all the game we want, especially wild duck and prairie chicken, to say nothing of jack-rabbit. Dinky-Dunk sallies out and pots them as we need them. We get our veal and beef by the quarter, but it will not keep well until the weather gets cooler, so I put what we don't need in brine and use it for boiling meat. We have no fresh fruit, but even evaporated peaches can be stewed so that they're appetizing. And as I had the good sense to bring out with me no less than three cook-books I'm able to attempt more and more elaborate dishes. Olie has a wire-fenced square where he grew beets and carrots and onions and turnips and the biggest potatoes I ever saw. These will be pitted before the heavy frosts come. We get our butter and lard by the pail and our flour by the barrel, but getting things in quantities sometimes has its drawbacks. When I examined the oatmeal box I found it had weevils in it, and promptly threw all that meal away. Dinky-Dunk, coming in from the corral, viewed the pile in round-eyed amazement.

"It's got worms in it!" I cried out to him. He took up a handful of it and stared at it with tragic sorrow.

"Why, I ate weevils all last winter," he reprovingly remarked. Dinky-Dunk, with his Scotch strain, loves his porridge. So we'll have to get a hundredweight—guaranteed strictly uninhabited—when we team in to Buckhorn.

Men are funny! A woman never quite knows a man until she has lived with him and day by day unearthed his little idiosyncrasies. She may seem close to him in those earlier days of romance, but she never really knows him any more than a sparrow on a telegraph wire knows Morse. Men have so many little kinks and turns, even the best of them. I tacked oilcloth on a shoe box and draped chintz around it, and fixed a place for Dinky-Dunk to wash in the bedroom when he comes in at noon. At night I knew it would be impossible, for he's built a little washhouse with old binder-carrier canvas nailed to four posts, and out there Olie and he strip every evening and splash each other with horse-pails full of well water—Dinky-Dunk is clean, whatever he may be, but I thought it would look more civilized if he'd perform his limited noonday ablutions in the bedroom. He did it for one day, in pensive silence, and then sneaked the wash things back to the rickety old bench outside the door. He said it saved time.

Among other vital things, I've found that Dinky-Dunk hates burnt toast. Yesterday morning, Matilda Anne, I got thinking about Corfu and Ragusa and you, and

it did burn a little round the edges, I suppose. So I kissed his ear and told him carbon would make his teeth white. But he got up and went out with a sort of in-this-way-madness-lies expression, and I felt wretched all day. So this morning I was more careful. I did that toast just to a turn. "Feast, oh sovereign, on the blondest of toast!" I said as I salaamed and handed him the plate. He wrinkled up his forehead a little at the sting in that speech, but he could not keep from grinning. Then, too, Dinky-Dunk always soaps the back of his hand to wash his back, and reach high up. So do I. And on cold mornings he says, "One, two, three, the bumble bee," before he hops out of bed—and I imagined I was the only grown-up in all the wide world who still made use of that foolish rhyme. And the other day when he was hot I found him drinking a dipperful of cold water fresh from the well. So I said:

"Many a man has gone to his sarcophagus
Thro' pouring cold water down a warm
esophagus!"

"Where did you ever hear that?" he asked. I told him that was what Lady Agatha always said to me when she caught me drinking ice water. "I thought I was the only man in the world who knew that crazy old couplet," he confessed, and he chased me round the shack with the rest of the dipperful, to keep from chilling his tummy, he explained. Then Dinky-Dunk and I both like to give pet names to things. He calls me Lady Bird and Gee-Gee, and sometimes Honey, and sometimes Boca Chica and Tabby. And I call him Dinky-Dunk and the Dour Maun, and Kitten-Cats, though for some reason or other he hates that last name. I think he feels it's an affront to his dignity. And no man likes a trace of mockery in a woman. But Dinky-Dunk's names are born of affection, and I love him for them. Even the ranch horses have all been tagged with names. There's Slip Along, and Water Light, and Bronk, and Patsy Crocker, and Pick and Shovel, and Tumble Weed, and others that I can't remember at the moment. And I find I'm picking up certain of Dinky-Dunk's little habits, and dropping into the trick of looking at things from his standpoint. I wonder if husbands and wives really do get to be alike? There are times when Dinky-Dunk seems to know just what I'm thinking, for when he speaks he says exactly the thing I was going to ask him. And he's inexorable in his belief that one's right shoe should always be put on first. So am I!

Thursday, the twenty-sixth. Dinky-Dunk is rather pinched for ready money. He is what they call land poor out here. He has big plans but not much cash. So we shall have to be frugal. I had decided on vast and sudden changes in this household, but I'll have to draw in my horns a little. Luckily I have nearly two hundred dollars of my own money left—and have never mentioned it to Dinky-Dunk. So almost every night I study the magazine advertisements, and the catalogue of the mail-order house in Winnipeg. Each night I add to my list of "Needs," and then go back and cross out some earlier ones as being too extravagant.

And as I sit there, thinking of what I have to do without, I envy the women I've known in other days, the women with all their white linen and their cut glass and silverware and their prayer rugs and period rooms and their white-tiled bathrooms and their machinery for making life so comfortable and so easy. I envy them. I put away my list, and go to bed envying them. But oh, I sleep so soundly, and I wake up so buoyant in heart, so eager to get at the next day's work, so glad to see I am slowly getting things more shipshape. It doesn't leave room for regret. And there is always the future, the happier to-morrow to which our thoughts go out. I get thinking of the city again, and of the thousands and thousands of women who are toiling without hope, going on in the same old rut from day to day, cooped up in little flats and back rooms, with bad air and bad food, while I have all God's outdoors to wander about in and can feel the singing rivers of health in my veins.

And here I sidestep my Song of Solomon voluntary, for they have one thing I do miss, and that is music. I wish I had a cottage piano or a baby grand! I wish I had any kind of an old piano! I wish I had an accordion, or a German sweet potato, or even a jew's-harp! But what's the use of wishing for luxuries when we haven't even a can-opener—Dinky-Dunk says he's used a hatchet for over a year! And our only toaster is a kitchen fork wired to the end of a lath. I even saw Dinky-Dunk spend half an hour straightening out old nails taken from one of our shipping boxes. And the only colander we have was made out of a leaky milk pan by punching holes in its bottom. And we haven't a double-boiler, nor a mixing bowl, nor a doughnut cutter. When I told Dinky-Dunk yesterday that we were running out of soap he said he'd build a leach of wood ashes and get beef tallow and make soft soap. I asked him how long he'd want to kiss a downy cheek that had been washed in soft soap. He said he'd keep on kissing me if I was a mummy pickled in bitumen. But I prefer not risking too much of the pickling process. Which reminds me of the fact that I find my hair a terrible nuisance with no Hortense to struggle with it every morning. It's so thick and long that it takes an age to do it up decently. Such fussing seems a waste of time. I think I'll cut it off. The only thing that makes me hesitate is the thought that Dinky-Dunk might hate me for the rest of his days.

But I am not the only busy person in this neighborhood. Olie and Dinky-Dunk talk about summer fallowing and double-disking and drag-harrowing and fire-guarding, and I'm beginning to understand what it all means. They are out with their teams all day long, working like Trojans. We have midday dinner, which Olie bolts in silence and with the rapidity of chain lightning. He is the most expert of sword swallowers with a table knife, and Dinky-Dunk says Burbank could make a fortune inventing a square pea that would stay on a knife blade. But Dinky-Dunk stopped my calling him the sword swallower and has privately tipped Olie off as to the functions of the table fork. How the males of this old earth stick together! The world of men is a secret order and every man is a member!

Having bolted his dinner Olie always makes for outdoors. Then Dinky-Dunk comes to my side of the table. We sit side by side, with our arms round each other. Sometimes I fill his pipe for him and light it. Then we talk lazily, happily, contentedly. Then he looks at our nickel alarm clock, up on the book shelves which I made out of old biscuit boxes, and invariably says, "This isn't the spirit that built Rome," and kisses me three times, once on each eyelid, tight, and once on the mouth. I don't even mind the taste of the pipe. Then he's off, and I'm alone for the afternoon. But I'm getting things organized now so that I have a little spare time. And with time on my hands I find myself turning very restless. Yesterday I wandered off on the prairie and nearly got lost. Dinky-Dunk says I must be more careful until I get to know the country better. He put me up on his shoulder and made me promise. Then he let me down. It made me wonder if I hadn't married a masterful man. Above all things I've always wanted freedom.

"I'm a wild woman, Duncan. You'll never tame me," I confessed to him.

He laughed a little.

"So you think you will?" I demanded.

"No, I won't, Gee-Gee, but life will!"

And again I felt some ghostly spirit of revolt stirring in me away down deep. I think he saw some shadow of it, caught some echo of it, for his manner changed and he pushed back the hair from my forehead and kissed me almost pityingly.

"There's one thing must not happen!" I told him as he held me in his arms.

He did not let his eyes meet mine.

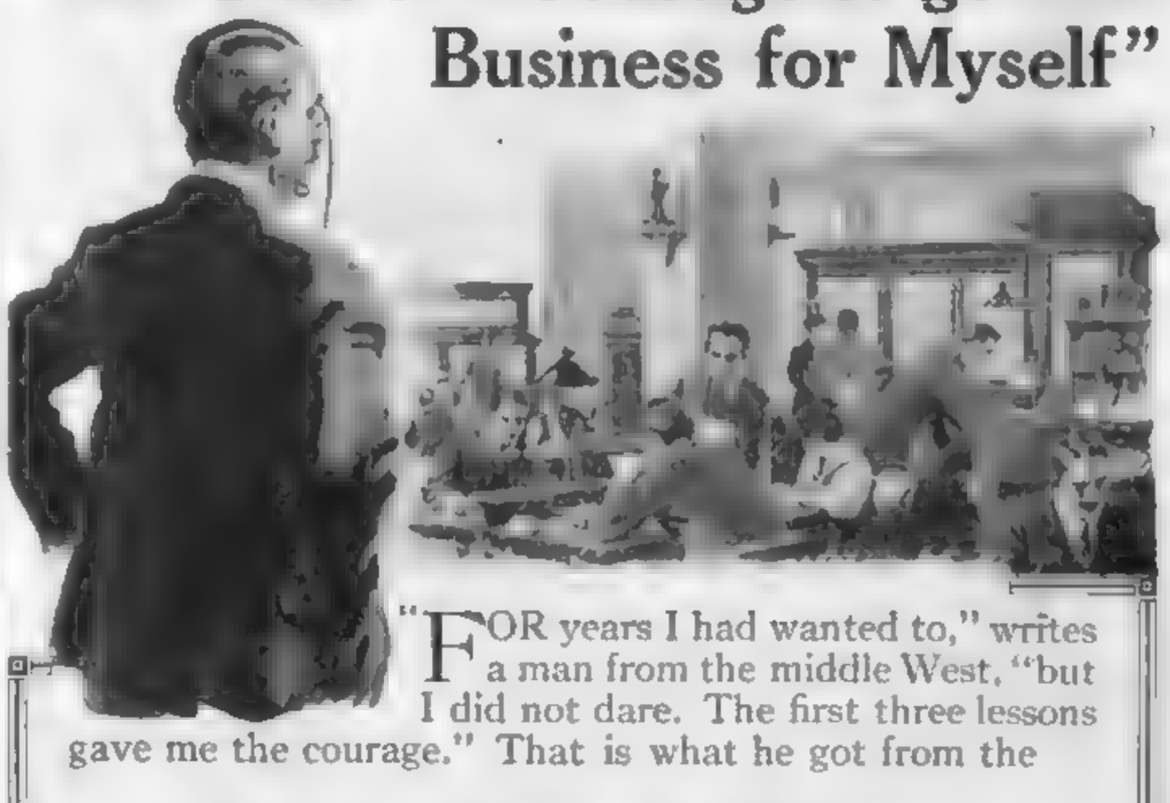
"Why?" he asked.

"I'm afraid—out here!" I confessed as I clung to him and felt the need of having him close to me.

He was very quiet and thoughtful all evening. Before I fell asleep he told me that on Monday the two of us would team in to Buckhorn and get a wagonload of supplies.

(TO BE CONTINUED)

"You Gave Me Courage to go into Business for Myself"



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ENGLAND'S WAR-MAKERS

(Concluded from Page 13)

He made a speech in London, late in August, at the time the Cabinet Ministers—or most of them—went on the stump to urge recruiting. Asquith spoke in the four capitals—London, Cardiff, Edinburgh and Dublin—and made four tremendous speeches, especially the one in Dublin. Lloyd George did his share; and the one I heard was made in London.

Away back yonder, when I was a boy up in Western New York, a friend and myself drove thirty miles over muddy October roads one autumn to get to Rochester in order to hear Joseph Benson Foraker make a campaign speech. Foraker was black-haired, lean, full of fire in those days, and was earning his title of Fire-Alarm Foraker. More than any stump speaker I have ever heard, he approximated in those days the Lloyd George of the present. Foraker did not have Lloyd George's sense of humor. He had the fire and eloquence, and the magnetism, and the control of his audience; but he lacked that essential.

Lloyd George's Great Ability

Lloyd George has humor. It bubbles out of him. He will make a comment that will get a laugh in the middle of a most serious argument. He has a queer twist of imagination. He has the ability of humorous depreciation of his opponents in a high degree. He can sting and he can excoriate. His speeches are argumentative, statistical—but you do not mind that—full of invective, full of epigram, full of humor, full of eloquence. He can take a stodgy British audience and bring it up standing. And the main thing about him is his courage. He is not afraid of a duke or an earl, or any other titled barnacle.

He is a consummate politician and a consummate advocate; and I leave his sincerity to the vested interests, the landed classes, the titled ones, to discuss with the middle and the low, who are the special concerns of Lloyd George. What I want to record here is that this little man is the most effective public speaker I ever heard, and that he is distinctively a most human sort of human being.

Lloyd George's burdens in this war are greater than those of any other member of the Cabinet. It is his part to watch and ward the finances of the government, and to produce the money with which this war must be fought. All that falls on him. Kitchener and Churchill are spending money as though it could be picked from the trees. The extraordinary expenses of Great Britain are probably between seven and a half and ten million dollars a day, aside from the usual expenses of peace time. Lloyd George has to get this money; to arrange the details so that there shall be as little disturbance of business and the finances as possible—to do a thousand things in connection with the Treasury.

And he is as gay and carefree as can be imagined. He takes his work seriously and earnestly, but he does not go about it as though the Bank of England would shut its doors unless he was there to hold them open. A fine little man is Lloyd George, and an able; and the way he makes the moneyed classes shell out is one reason why he is the most popular—and the most unpopular—Welshman since the days of Taffy of the nursery jingle.

Sir Edward Grey is the diplomatist, the chief of the Foreign Office; and he looks it, and acts it, and is it. If you should meet Grey in a crowded room, or if you should see him walking alone in Hyde Park, or sit near him at dinner, or observe him at a Cabinet meeting, or at church, or at a theater—or anywhere else—you would immediately arrive at the conclusion that here is a man who, student of great problems, is always studying them. His ability as a diplomatist is amply displayed in the English White Papers, issued since the war began, and has been displayed before in various negotiations. Inasmuch as he is a diplomatist, he never by any chance is anything else.

He is a grave and serious man in all his relations to the outside world. At table he is a most agreeable and companionable person, but guarded in his conversation. I suppose they began training him for diplomacy in his earliest youth, for when you see him it is as plain that he is a diplomatist as it would be if he wore a sandwich board announcing the fact—and probably plainer.

He is good-looking in the clean-cut way of the well-bred Englishman. His face is pale and his eyes are grave. He rarely smiles, and his air is that of intense preoccupation. His favorite picture represents him leaning on his hand, with a finger upstretched along his cheek, gazing in a reflective mood at the table on which his elbow rests. You think of him as pondering deeply on the fate of nations. Likely as not he is; and, at that, he has a good deal to ponder about.

Diplomacy is a passion with Grey, and diplomatic expression. He is skillful in the use of words and skillful in the employment of diplomatic phrases. He is an advocate of supreme ability, and can always make the cause of his country the cause that, as he tells it, is the only one containing right and justice and truth, and so on. Fifty years from now his letters and dispatches in the White Papers will be analyzed, and he will then assume his proper place in history.

At present he stands as the adroit, able and suave director of the diplomacy of Great Britain—the man on whose written word, so far as Great Britain's part goes, will rest the responsibility for the war, or whose written word, as the case may be, will fix the responsibility elsewhere. They speak of him in London as a man of great ability, integrity and patriotism.

McKenna, the home secretary, whose duties, in some measure, correspond to those of our Secretary of the Interior, is a dapper little person, with a florid face on which there is no trace of whiskers, a pair of winky blue eyes, and a forehead that is higher than it was originally because of the lapse of hair at its beginnings.

McKenna, when he talks, gives you the impression of the Sunday-school superintendent who, putting the tips of his fingers together, teeters up and down on his toes and begins: "Now, dear children!" McKenna has his big part in the war. How big McKenna is in that part will develop presently.

There are a dozen or more others—Runciman, Masterman, Birrell, and so on; but these are the important men—the real war-makers. These are the men who are directing the government during this great crisis. Taking them by and large, they are up to the job. Great Britain is well officered; the government is in competent hands.

Sea Telephones

A TELEPHONE that weighs eight hundred pounds, about the size of a large packing case, and needs strong currents of electricity for its operation, has been constructed for telephoning short distances through water, or for telegraphing distances of from thirty to forty miles under water.

The diaphragm of the telephone, corresponding to the thin piece of japanned sheet metal that is generally to be observed in the transmitter and the receiver of ordinary telephones, is a great disk of steel, nearly two feet across and almost an inch in thickness.

By means of this telephone it is possible not only to telephone short distances and telegraph long distances under water, but to detect icebergs in the neighborhood of a vessel and to determine the depth of the sea bottom.

Vibrations sent out from the telephone will return as echoes from the sea bottom or from an iceberg; and by measuring the time taken for the return of the echoes it is possible to estimate very closely the distance of an iceberg or of the bottom.

This telephone is the invention of Professor R. A. Fessenden, who devised some of the most valuable instruments used in wireless telegraphy and other practical applications of electricity.

The instrument is suspended in the water by a derrick on the ship, and wires lead a strong current of electricity to it. This power causes the heavy diaphragm to vibrate at the rate of about five hundred vibrations a second, and the water carries these vibrations just as air carries sound waves. At the other end of the wires a delicate telephone receiver catches the vibrations—though better results for long distances are obtained by catching the vibrations in another big receiving apparatus devised for that purpose.

Sense and Nonsense

Not Even Expected

THERE is a certain veteran hotel clerk of a certain small hotel up in the Maine woods who is noted for two things—his peculiar choice of words and the fact that every day for thirty-odd years he has inscribed on the top lines of his register the principal items of current news in the village.

Not long ago a New York editor, who chanced to be stopping at the hotel, borrowed the register long enough to copy down the following entries:

"Monday, October 12. Yesterday, while percolating round the milldam, George Bates fell into the water; and, owing to his wife's failing to make him change his wet clothes, he is now threatened with pneumonia."

"Tuesday, October 13. George Bates is rapidly becoming no better.

"Last night his wife sent for Doctor Linden, who looked him over, collected two dollars, and departed, looking very unsatisfactory."

"Wednesday, October 14. George's symptoms are rapidly eventuating into fatalities."

"Thursday, October 15. At seven-thirty this morning our fellow townsman, George Bates, went to his Maker, entirely uncalled for."

The Undying Flame

IN A CERTAIN Kentucky town Uncle Ike, a local character of color, was doing odd jobs for a gentleman when he was seized with colic in its most violent and painful form. His employer went to his relief with the only aid in liquid form he could find on the premises, the same being a bottle of tabasco sauce.

Uncle Ike swallowed a large spoonful of the stuff and returned to work, weeping copiously.

A few minutes later the gentleman went to look for him and found him doubled up in the hayloft.

"Ike," he inquired, "how do you feel now?"

"Mos' daid, boss!" was the plaintive answer.

"Better let me give you another dose of that medicine, then."

"Boss," said Uncle Ike, "I'd hate to die on yoah hands; but I don't never agin spect to take nothin' whut water won't squench."

The Crystal Maze

SOON after the state of Georgia voted to go dry an aged rice-field darky limped into a general store in one of the Southern counties down near the Florida line and called for a pair of brogans.

The storekeeper contemplated the two horny and calloused soles which the customer owned, and then he turned to their owner.

"Why, Uncle Mose," he said, "what does this mean? I don't believe you ever wore a pair of shoes before in your life."

"I ain't, boss," said Uncle Mose.

"What possesses you to think you want some now?"

"Well, boss," said Uncle Mose, "since dese yeah Pro'bitionists tuck holt de woods is so full of bottles a nigger can't walk round bar'-footed nowhars widout jest natchelly cuttin' de bottoms right off'n his feet."

Apparently a Total Loss

TWO cockneys went down the Thames for a bank holiday. In the afternoon they decided to try fishing. The owner of a stream-side mill rented them some tackle; and, as neither one of them had ever wet a line before, he warned them that they must stand financially responsible for any damage occurring to the outfits as a result of their inexperience.

Presently, when they had been fishing a little while, one called along the bank to his friend:

"Garge, wot does yer call the thing that bobs abaht on the water?"

"The float."

"Well, then, I'll 'ave to pay that there miller for mine—that's all."

"W'y so?" demanded Garge.

"Because the bloomin' thing's sunk!"

Better Than Money

THE house detective of one of the big Broadway hotels stood staring into the night with a look of fixed gloom on his large, square face. A friend, who was in the newspaper business, drew up alongside and inquired the cause of his melancholy.

"It's a lovely life!" said the morose sleuth. "Just a few minutes ago a taxicab halted here and out fell a literary guy with a bun on. You know the kind of a literary guy I mean—wears long hair and carries one of his own poems in his breast pocket, and is always just going to a Bohemian tea fight or just coming from one.

"Well, when he reaches for his roll to pay the fare he finds somebody's nicked him for his bundle, and he accuses the taxi driver. I knows the driver for a bad boy; so I takes a hand and I finally makes the pirate cough up the literary party's wad, which he claims he found on the floor of the machine after the party got aboard. The roll amounts to a hundred and nineteen bones—more'n that writer ever had at one time in his whole life before.

"The taxi drives away and I hands the weeping stew his bundle; and he falls on my neck, shedding tears of gratitude.

"'Officer,' he says, 'I don't know what I can do to show my gratitude.'

"Then he starts fingering his roll and I figures he's going to slip me a ten or a twenty; but he puts the green stuff in his pocket.

"'Officer,' he says, 'I ain't got the nerve to offer you money. I couldn't pay you in money for what you done just now for me; so I'll tell you what to do:

"'You meet me here at twelve o'clock to-morrow. I'm going to introduce you to Richard Harding Davis.'"

Terminal Facilities Desired

THEODORE ROUSSEAU, secretary to Mayor Mitchel of New York, says that when he was a small boy in Nashville the negro cook of the family developed a desire to travel. She pestered her husband to give her an outing, until finally in desperation he bought tickets for a round trip to Lebanon, where there was to be a celebration of the colored population one Sunday. But the train halted so often and lost so many minutes between stations that when it reached its destination it was time to turn round and come back, which it accordingly did, without giving the passengers an opportunity to leave the cars.

All during the return journey the Rousseau cook sat in gloomy silence, staring out of the window into the night. As they rolled into the Nashville station the husband mustered up courage to speak.

"I hopes you's satisfied now?" he said.

She turned on him in a fury.

"Nigger," she shrieked, "de next time I asks you to take me somewheres don't you take me nowheres!"

Taking Off the Chill

THIS story is probably exaggerated, but it has the merit of being suitable midwinter reading.

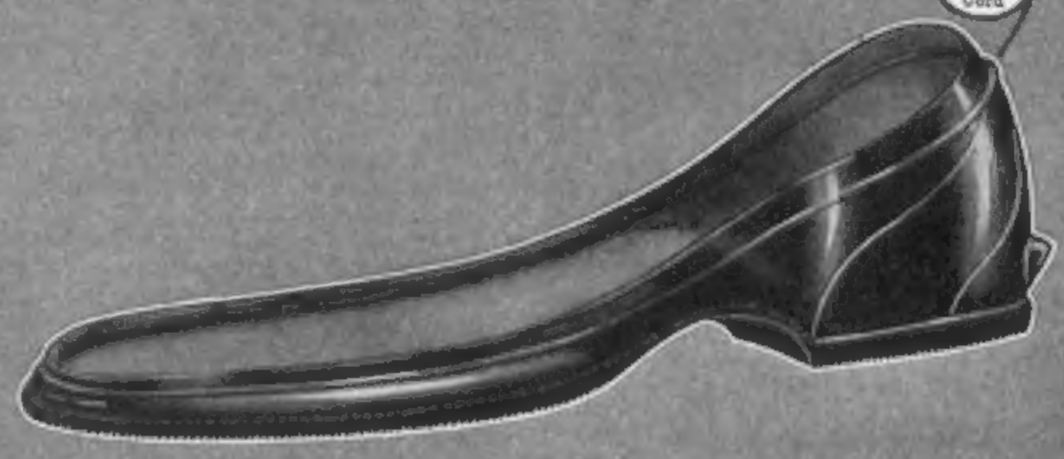
Maclyn Arbuckle says a darky in Galveston got an offer of a job in Minneapolis and, having a desire to visit the North, started for his new place in the middle of January. Texas was balmy when he left, but he stepped off the steam-heated train at his destination into the middle of the worst blizzard in fifteen years. In his cotton shirt and ragged overalls the new arrival staggered along for perhaps a hundred yards, then stiffened like a board and rolled over into a snowdrift.

There, according to Arbuckle, a policeman found him some time later and, with the aid of two hardy citizens, carried the body to the morgue, where the coroner diagnosed the case as one of death by exposure; and, since the earth was frozen so hard that burials were impossible, the unknown was sent to the crematory.

On arrival there an attendant slid the body into the white-hot interior of the receptacle and went off to bed. Next morning another body was brought to him. As he opened the steel door of the crematory and drew back from the gush of terrific heat that shot out into his face, a complaining voice came forth from the inside, saying:

"Who is dat openin' dat do' and lettin' all dat cold air in heah on me?"

"The Rubbers of a Gentleman"



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The UNDERFEED principle is unique. Here the coal is fed from below—underneath the fire. That means the hot, clean flame is always on top in direct contact with the most effective radiating surfaces. The fire does not have to fight its way to do its work. It also means that smoke, soot and gas are consumed and *turned into heat* instead of going up the flue. And there's no dirt or smell to find its way through the house. Nothing but cleanliness, comfort and wonderful economy.

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THE FOREHANDED MAN

By Will Payne

FOR a long time big corporate borrowers in the United States have been gambling on the investment market. They have been hoping that money for long-term investment will become much cheaper, so that they may once more sell twenty, thirty and fifty year bonds on a four or four-and-a-half per cent interest basis; and, while waiting for that agreeable condition to develop, they have been financing themselves from hand to mouth by selling secured notes running one, two and three years.

Six months ago—because business was slackening, which normally involves easier money—it looked as though they might soon be able to float long-term bonds on a lower interest basis than had prevailed during the preceding year and a half. Then came the European war, which involves—some time in the not distant future—enormous bond issues by European governments.

There is a decided probability, therefore, that railroad, public-utility and industrial companies will be obliged to refund hundreds of millions of dollars of short-term notes at a time when the demand for investable capital is likely to be greater than ever before and bond interest rates correspondingly high.

That depends, perhaps, on the duration of the war; but the first thing to consider is the probable need of big corporate borrowers. In the eighteen months ending with last June steam and electric railroads and large industrial concerns put out nearly a thousand million dollars of short-term notes, maturing in one, two and three years. It is a noteworthy fact concerning these short-term notes that, as interest rates go higher, maturities become shorter.

Say a railroad is obliged to raise twenty million dollars. It does not want to pay five per cent on a thirty-year bond issue; but it will borrow the money for three years at five per cent, hoping to be able to sell long-term bonds on a basis better than five per cent by the time the notes mature. If obliged to pay six per cent, however, it will borrow for one year only. Many of the short-term notes issued in 1913 and during the first half of 1914 bore six per cent interest, and few ran over two years.

Obligations Maturing This Year

The Wall Street Journal recently published lists of corporate obligations maturing at the end of 1915 and found the total to be eight hundred and ten million dollars, far the greater part consisting of short-term notes.

This, of course, is irrespective of any need of capital for extensions and betterments. It is true that railroads and big corporations generally are not in condition or mood to expand very much; yet there is always need of new capital. For some time the railroads have been standing off that need as much as possible.

In the eighteen months referred to above the railroads listed five hundred and ten million dollars of new long-term bonds, but more than two hundred millions of this consisted of new issues that were simply exchanged for old issues—as the Hudson & Manhattan Railroad's sixty-six million dollars of new bonds, issued under the adjustment plan—or were for the purpose of refunding old issues.

So, during the year and a half, the roads absorbed only about three hundred million dollars of fresh capital for extensions, improvements, and so on, by way of long-term bond issues; and most of the note issues were for refunding purposes.

It is safe to say that big corporate borrowers must have a billion dollars by the spring of 1915—which, of course, does not include municipal borrowing. The terms on which they get it are equally important to themselves and to investors. Recent experience of the New York Central Railroad gives a line on the situation at this writing.

In April last that road sold to J. P. Morgan & Company forty million dollars of one-hundred-year four-and-a-half per cent refunding and improvement bonds. The price paid by the bankers was not stated; but as the bankers offered the bonds to the public at ninety-five and three-fourths cents on the dollar, netting investors four and seven-tenths per cent interest, it is obvious the road paid about five per cent for the money.

Twenty-five million dollars of these bonds was offered to the public; but in six months—that is, up to the fore part of October—only seventeen millions had been sold. The syndicate then reduced the price at which the bonds were offered to eighty-nine and a half cents on the dollar, yielding investors a trifle over five per cent interest.

It is evident, then, that the road could not have borrowed a large sum on long-term bonds in October without paying considerably more than five per cent. The road, however, then needed forty million dollars more, so it sold to Morgan & Company forty million dollars of notes bearing five per cent interest, half maturing in six months and the other half in one year. The bankers offered these notes at such a discount as to net purchasers six and a half per cent on the investment.

No doubt the bankers' commission, considering the short time the notes had to run, brought the cost of the money to the railroad up to about seven per cent. Moreover, the notes were not offered to the public by advertisements in the financial journals, as usual, and it was reported that the road deposited a large part of them in its banks; so the transaction really stands outside the ordinary investment market.

Permanent Borrowings

There is the case of the Erie Railroad, which had four and a half million dollars of short-term notes maturing on October first. It exchanged them for new notes bearing five per cent interest and running one year, which were issued at a discount of two and a half per cent; so the money cost the road more than seven and a half per cent interest.

This hand-to-mouth financing by short-term notes has been very expensive, and the country's position is less sound than it would have been if big corporate borrowers had taken their medicine and got on the safe side by selling long-term bonds whenever possible, even though they had to pay stiff rates of interest.

They are now confronted with hundreds of millions of dollars of maturing short-term obligations; and one problem is whether they shall refund these obligations, so far as possible, by long-term bond issues, on a high interest basis, or take another chance that in two or three years money may be decidedly easier.

It is true that, so long as the European war continues, it will have little or no direct effect on the investment market here. In the main the warring nations will finance themselves during hostilities by temporary expedients; and if the fighting lasts another year on the present scale it is entirely probable that every one of them will go on a paper-money basis.

Also the war isolates the nations financially. Ordinarily money conditions at one great financial capital are promptly reflected at the others; but now the financial currents between the different capitals and between America and the Continent are cut off. They might be bidding twenty per cent for money in Berlin now and it would have little or no effect in New York. No doubt this will continue while the war lasts; so, from the American point of view, its effect on investable capital will be mostly deferred until peace is declared.

Meantime investable capital will go on accumulating here; and if the total volume of American business is contracted by the war there may be an interval during which money will be relatively cheap here. Corporate borrowers might take the chance of that interval being sufficiently prolonged—say, by a three-year war—to afford them an opportunity of floating some long-term bonds on a comparatively low interest basis; but gambling on the investment market has not paid so far and is a dubious undertaking in present circumstances.

Since August, of course, floating long-term bonds on any interest basis whatever has been practically impossible. Excluding the forty million dollars of New York Central notes issued in October, mentioned above, the amount of corporate financing in three months was only fifty-five million dollars, that being the total of capital obligations issued by all railroad, public-utility and large industrial companies in this country; and, even of these issues, the greater part was for refunding.

This embargo on financing and investing, however, cannot continue forever. As this is written arrangements for opening the London Stock Exchange appear to be pretty well advanced; and New York has already blazed the way by opening her Stock Exchange.

It will be a good thing for this country, I believe, if big corporate borrowers, so far as possible, then sell bonds instead of notes, even though they have to pay a rate of interest they would have considered out of the question two or three years ago. In view of what is going on in Europe there is bound to be a condition that would have been considered out of the question two or three years ago.

The objection to notes is that they are mere temporary patchwork; for big corporate borrowers, broadly speaking, never pay their debts. Their capital obligations never become less, but always grow larger. A farmer or merchant borrows for six months, and at the end of that time sells his cattle or grain or merchandise and pays the note; but a railroad, a public-utility company or a big industrial concern, so far as plant account is concerned, never sells anything. In the main, whatever they borrow goes into a fixed form and there remains for all time. Borrowing for only one or two years, when there is no possible way of paying except by borrowing again, is not a good habit.

Small investors in particular generally like paper that runs several years. In the main, whatever they invest is regarded by them as something put into the stocking "for keeps." They do not expect to use the money in any way, except to reinvest it.

Of the short-term notes issued by big corporate borrowers during the eighteen months ending with last June, amounting to nearly a thousand million dollars, probably only a very small part found its way to small investors. If big corporate borrowers, however, either from choice or necessity, stick to the hand-to-mouth method of financing themselves, small investors may well afford to look into that field; for the interest return will no doubt be attractive and, as a rule, the security is the same that would be given for a long-term bond issue.

Watch the Big Markets

The four and a half million dollars of Erie Railroad notes mentioned above, for example, are secured by seven million dollars of bonds that are a first mortgage on parts of the main line. If those bonds are good for sixty-five cents on the dollar of their face value, then the notes are good. The New York Central notes come ahead of two hundred and twenty-five million dollars of stock now paying five per cent dividends.

Short-term notes, in fact, are pretty largely taken by experts—that is, by individual investors who are well informed and by banks. The principles on which a short-term note is to be selected are the same as those applying to a bond. A banker or broker whose judgment you would take as to a long-term bond should be an equally good guide as to a short-term note.

A great amount of investing goes on outside of listed securities—in farm and city real-estate loans, local enterprises, and so on. That is a highly important field and I would be the last one to disparage it. Nevertheless, every investor just now ought to keep an eye on the big investment markets—especially the one that goes by the name of Wall Street—because the whole investment business has been demoralized by the war.

With the European markets closed it is hard to say what investable capital is really worth. Those markets, when opened, will give the first dependable line on the situation. As the value of a bushel of wheat anywhere east of the Rocky Mountains must bear a certain relationship to the price made on the Chicago Board of Trade, so the value of every investment must come into a certain relationship with the prices for investable capital established on the New York Stock Exchange.

It is worth while to look at the big markets, if only to find out what your money is worth.

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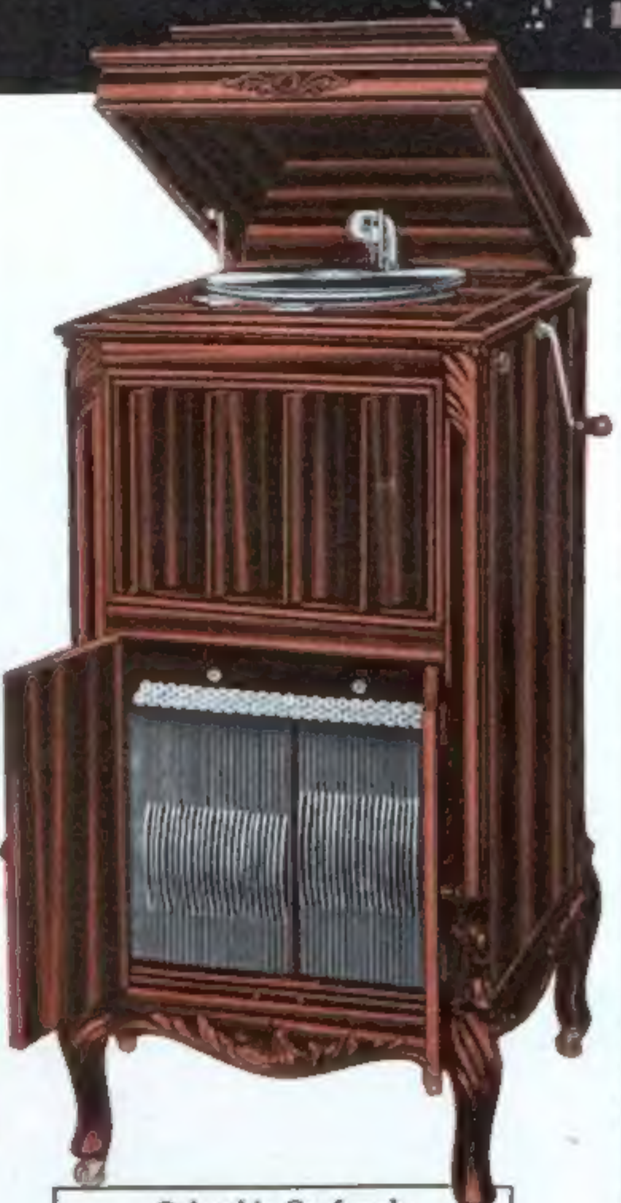

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